

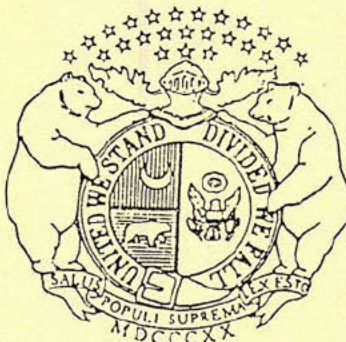
Products Liability Insurance MISSOURI

OCT 30 '85

ST. LOUIS COUNTY LIBRARY
MISSOURI DEPOSITORY

OCT 29 1985

1981-1984



Prepared by;

Statistical Section
Missouri Division of Insurance

October 1985

EXECUTIVE SUMMARY

To review the experience collected in encapsulated form, see the block charts on pages 13 to 17 for closed claims.

There has been a significant increase in the number of claims, partly due to greater pressure placed upon insurers to report and partly due to a real increase in the count. The average cost of a claim has decreased from 1983, perhaps due to better reporting of the smaller claims.

Most claims are disposed of within six months, 71% for 1983 and 57% in 1984, but in terms of losses paid within six months only 44% and 34% for the 1983 and 1984 periods have been paid respectively. These facts demonstrate the long tail of loss development.

On the legal disposition of claims, we can see for the four years the following history of court disposed cases and all cases: (See page 145 et seq.)

	For Defendant		For Plaintiff	
	Court	Total	Court	Total
1981	195	756	254	1,034
1982	218	782	635	1,351
1983	275	809	297	1,098
1984	925	1,408	517	1,140

The source of most of our claims, as most of the country's claims, comes from asbestos related products and represent 10% of the total loss. We, in Missouri, produce many food products and, by claim count, our food products are significant but, in dollar loss, these claims only represent .9% of the total loss. (see page 113)

Results in this report show that products liability is a continuing area of critical concern to us because we must have manufacturers eager to produce in order to maintain the Missouri "GNP" and the manufacturers must have coverage available in order to assume the risk of production.

TABLE OF CONTENTS

Forward	-----	
Table I -	Indemnity Paid for each Defendant -----	1
Table II -	Claim Counts by Year of Business Type ----	12
Table III -	Time Summary from Incident to Report (Amounts Limited to \$100,000) -----	18
Table IV -	Time Summary from Incident to Report (No Limits on Amounts) -----	25
Table V -	Time Summary from Incident to Closure (Amounts Limited to \$100,000) -----	32
Table VI -	Time Summary from Incident to Closure (No Limits on Amounts) -----	39
Table VII -	Bodily Injury Claim Indemnity Comparison (By Time Lapse From Incident to Disposition) -----	46
Table VIII -	Bodily Injury Claim Indemnity Comparison (By Major Business Classification) -----	61
Table IX -	Company Indemnity Analysis (By Product) -----	76
Table X -	Company Indemnity Analysis (By Name of Company) -----	129
Table XI -	Claim Disposition -----	144
Table XII -	By Modified Products -----	151
Table XIII -	By Place of Occurrence -----	154
Table XIV -	Total Product Liability Experience -----	158
Table XV -	Number of Companies Writing Products Liability (Block Charts) -----	188
	Unverified Data for 1984 -----	191

FOREWORD

Because of our recognition of the rising cost of insuring long tail lines and because of the need for more detail concerning closed claims for both Products Liability and Medical Malpractice, we have designed several new reports.

The development of these reports caused delay in production of the data for last year.

In addition to the above, we had some difficulty with insurers who failed to provide data consistent with other data filed with us. Verification and resolution of fields of numbers has taken some time, also.

As a further complication, the reader should note that self-insurers and non-admitted carriers are not required to report according to current statutes and the data absent may show significant trends.

The data for 1984, shown as the last section of the report, has been provided due to the need for evaluating trends, but be aware that more claims will be added in later months and that the data for 1984 is unverified and preliminary.

TABLE I

The following table is presented for each year: 1981, 1982, 1983 and for All Claims, Bodily Injury Claims Only and Property Damage Claims Only. The count of All Claims is greater than the sum of Bodily Injury and Property Damage because composite claims are not reported in the Bodily Injury Only or Property Damage Only tables. The indemnity or dollar amount of insured loss paid by insurers for each defendant is evaluated in the following table by bracketed amounts of loss. All the claims that were closed or finalized in 1983 and which resulted in any insurer paying a loss payment of from \$1.00 to \$999.00 will be reported in the second row of data. There were 637 such claims which took an average of nineteen months to be resolved. When the 637 claims are added to the 809 that were closed without payment, the resultant total of 1,446 claims constitutes 75.8% of the total count of 1,907 claims closed. The total indemnity paid on these claims amounted to \$180,009, which amounts to 1.7% of the total payout for the year of \$10,540,266. Since $\$180,009 \div 637 = \282 , the average payment per claim (and per defendant) was \$282. In a similar vein, the average loss adjustment cost of \$100.00 per claim was developed for the 637 claims in our category.

The column that now remains unexplained is the "cut-off percent" which is extended to show what percent of the total loss picture could be eliminated if a statute of limits set as a maximum payment the high value of that given range. The way this is calculated is as follows:

The amounts paid up to and including the bracket are accumulated. Here this amounts to \$ 0 + \$180,009 or \$180,009. Then the sum of the numbers of cases (claims) in all higher brackets times the high boundary of our example bracket is calculated. \$999 (150 + 59 + 36 + ... + 1 + 2) or \$999 x 461 or \$460,539. We then add both amounts, the products and the sum of indemnity, up to and including the bracket ($460,539 + 180,009 = 640,548$). This grand total is then subtracted from the total indemnity paid and then the difference divided by the total indemnity paid, thus in our example:

$$\frac{10,540,266 - 640,548}{10,540,266} = \frac{9,899,718}{10,540,266} = 93.92\%$$

This process assumes the higher claims would at least be at the value of the upper bound of the bracket and is a conservative estimate.

An interpretation is that if we had a statutory "cap" on indemnity at \$999.00 in 1983, from a review of the claims we could have saved at least 93.92% of the total indemnity that we did spend through the vehicle of product liability insurance.

As a new aspect on the losses reported to us as an addendum to the report, we have shown the average loss of the paid claims alone; i.e., assuming that a claim is paid, what is the mean loss? We arrive at \$9,600, which is $\$10,540,266 \div 1,098$. The 1,098 is $1,907 - 809$. The 809 is the "CWP" count or the closed without payment claims, which appear under the no-indemnity bracket.

From Table I, we can see by comparing the cumulative percentage columns that by claim count (column 4), 75.82% of the claims are less than \$1,000 in loss, but in terms of overall losses rather than count, we see that 71.34% of the losses are (column 6) in the bracket under \$1,000,000. Another way to point out the difference is to say that claims under \$1,000 constitute 75.82% of the claims by count, but only 1.70% of the total losses by amount. This means that the few very large claims have significant impact upon the loss distribution of products liability claims. This is unfortunate in that it makes losses unpredictable, since the many small claims are predictable, but the few very large ones are not, yet the latter have the greater impact.

The comments presented here for the table for 1983 apply to those also for 1982 and 1981. For discussion of the trends discovered, turn to commentary on Table II.

07/29/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT - 1983
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	62	809	42.42		.00	100.00		1,692
1-999	19	637	75.82	180,009	1.70	93.92	282	100
1,000-1,999	81	150	83.69	186,104	3.47	90.62	1,240	1,174
2,000-2,999	43	59	86.78	137,193	4.77	88.05	2,325	1,892
3,000-3,999	51	36	88.67	119,541	5.90	85.89	3,320	1,559
4,000-4,999	71	29	90.19	122,457	7.07	84.06	4,222	3,341
5,000-5,999	56	27	91.60	141,184	8.41	82.48	5,229	8,075
6,000-6,999	75	23	92.81	144,484	9.78	81.12	6,281	2,657
7,000-7,999	43	14	93.55	103,802	10.76	79.89	7,414	21,105
8,000-8,999	58	6	93.86	49,750	11.23	78.77	8,291	1,633
9,000-9,999	138	4	94.07	36,445	11.58	77.69	9,111	614
10,000-19,999	77	46	96.48	614,458	17.41	69.87	13,357	14,461
20,000-29,999	88	18	97.43	436,151	21.55	64.50	24,230	9,827
30,000-39,999	78	11	98.00	366,650	25.02	60.54	33,331	7,523
40,000-49,999	45	3	98.16	126,659	26.23	57.16	42,219	16,148
50,000-59,999	55	4	98.37	209,327	28.21	54.13	52,331	6,024
60,000-69,999	79	6	98.68	400,735	32.01	51.37	66,789	11,587
70,000-79,999	57	3	98.84	223,914	34.14	49.15	74,638	1,642
80,000-89,999	55	1	98.89	89,000	34.98	47.08	89,000	11,319
90,000-99,999	29	2	99.00	185,000	36.74	45.23	92,500	4,458
100,000-199,999	72	9	99.47	1,069,102	46.88	34.13	118,789	17,563
200,000-299,999	76	5	99.73	1,199,249	58.26	27.50	239,849	27,431
300,000-399,999	56	2	99.84	706,184	64.96	23.65	353,092	36,421
500,000-999,999	120	1	99.89	672,750	71.34	9.67	672,750	
1,000,000-1,999,999	21	2	100.00	3,020,118	100.00	.00	1,510,059	636,300
TOTAL	49	1,907	.00	10,540,266	.00	.00	5,527	2,723

TOTAL PAID ONLY

1,098

AVERAGE ON PAID ONLY 9,600

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
BODILY INJURY - SUMMARY BY AMOUNT - 1983
INDEMNITY PAID FOR EACH DEFENDANT

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	76	591	45.95		.00	100.00		1,775
1-999	29	375	75.11	104,154	1.26	94.86	277	136
1,000-1,999	105	105	83.28	126,501	2.79	91.99	1,204	1,256
2,000-2,999	52	40	86.39	94,220	3.93	89.70	2,355	2,410
3,000-3,999	61	24	88.25	79,907	4.90	87.78	3,329	1,837
4,000-4,999	110	17	89.58	70,807	5.76	86.12	4,165	5,122
5,000-5,999	63	21	91.21	109,914	7.09	84.69	5,234	9,278
6,000-6,999	103	15	92.37	93,768	8.22	83.46	6,251	2,925
7,000-7,999	43	9	93.07	66,318	9.03	82.34	7,368	29,201
8,000-8,999	86	4	93.39	33,000	9.43	81.30	8,250	2,458
9,000-9,999	176	3	93.62	27,445	9.76	80.30	9,148	408
10,000-19,999	92	29	95.87	378,384	14.34	72.80	13,047	11,277
20,000-29,999	105	14	96.96	333,560	18.39	67.43	23,825	11,175
30,000-39,999	94	9	97.66	301,000	22.03	63.42	33,444	8,764
40,000-49,999	63	2	97.82	85,000	23.06	59.97	42,500	24,222
50,000-59,999	56	3	98.05	157,539	24.97	56.85	52,513	4,925
60,000-69,999	95	5	98.44	332,124	28.99	54.04	66,424	13,905
70,000-79,999	57	3	98.67	223,914	31.71	51.81	74,638	1,642
90,000-99,999	22	1	98.75	90,000	32.80	47.81	90,000	5,120
100,000-199,999	66	8	99.37	969,102	44.54	36.07	121,137	10,063
200,000-299,999	76	5	99.76	1,199,249	59.07	30.02	239,849	27,431
300,000-399,999	41	1	99.84	358,184	63.41	26.89	358,184	2,842
1,000,000-1,999,999	21	2	100.00	3,020,118	100.00	.00	1,510,059	636,300
TOTAL	65	1,286	.00	8,254,208	.00	.00	6,418	3,243

TOTAL PAID ONLY

695

AVERAGE ON PAID ONLY

11,877

07/29/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
PROPERTY DAMAGE - SUMMARY BY AMOUNT - 1983
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	20	220	35.48		.00	100.00		1,525
1-999	6	257	76.93	74,187	3.24	90.49	288	50
1,000-1,999	25	45	84.19	60,191	5.88	85.53	1,337	859
2,000-2,999	25	19	87.25	42,973	7.76	81.85	2,261	669
3,000-3,999	30	14	89.51	45,634	9.76	78.84	3,259	968
4,000-4,999	17	12	91.45	51,650	12.02	76.36	4,304	819
5,000-5,999	34	6	92.41	31,270	13.39	74.25	5,211	3,866
6,000-6,999	19	7	93.54	44,716	15.35	72.38	6,388	1,987
7,000-7,999	43	5	94.35	37,484	16.99	70.73	7,496	6,532
8,000-8,999	3	2	94.67	16,750	17.73	69.26	8,375	
9,000-9,999	26	1	94.83	9,000	18.12	67.85	9,000	1,233
10,000-19,999	47	19	97.90	266,345	29.79	58.82	14,018	17,573
20,000-29,999	26	4	98.54	102,591	34.28	53.88	25,647	5,107
30,000-39,999	2	1	98.70	35,379	35.83	50.15	35,379	
40,000-49,999	9	1	98.87	41,659	37.65	47.01	41,659	
50,000-59,999	52	1	99.03	50,000	39.84	44.38	50,000	9,031
60,000-69,999	2	1	99.19	68,611	42.85	41.81	68,611	
80,000-89,999	55	1	99.35	89,000	46.75	37.48	89,000	11,319
90,000-99,999	36	1	99.51	95,000	50.91	35.94	95,000	3,797
100,000-199,999	120	1	99.67	100,000	55.29	27.18	100,000	77,568
300,000-399,999	71	1	99.83	348,000	70.53	11.94	348,000	70,000
500,000-999,999	120	1	100.00	672,750	100.00	.00	672,750	
TOTAL	17	620	.00	2,283,190	.00	.00	3,682	1,645
TOTAL PAID ONLY			400	AVERAGE ON PAID ONLY			5,708	

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT - 1982
INDEMNITY PAID FOR EACH DEFENDANT

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	58	782	36.66		.00	100.00		2,084
1-999	43	611	65.30	204,527	1.68	92.23	334	10,353
1,000-1,999	63	105	70.22	137,420	2.81	86.73	1,308	1,446
2,000-2,999	63	331	85.74	914,469	10.34	82.15	2,762	393
3,000-3,999	34	31	87.20	106,468	11.21	79.79	3,434	1,249
4,000-4,999	124	24	88.32	104,396	12.07	77.67	4,349	3,411
5,000-5,999	94	33	89.87	174,213	13.51	75.81	5,279	2,925
6,000-6,999	139	15	90.57	97,181	14.31	74.10	6,478	2,624
7,000-7,999	129	17	91.37	126,389	15.35	72.52	7,434	1,520
8,000-8,999	144	16	92.12	133,955	16.45	71.09	8,372	2,993
9,000-9,999	151	7	92.45	65,782	16.99	69.74	9,397	2,337
10,000-19,999	91	63	95.40	846,080	23.96	59.90	13,429	3,677
20,000-29,999	60	45	97.51	1,114,342	33.13	53.77	24,763	1,891
30,000-39,999	51	14	98.17	473,924	37.03	50.11	33,851	12,647
40,000-49,999	83	6	98.45	276,853	39.31	47.09	46,142	5,645
50,000-59,999	57	5	98.68	251,697	41.38	44.77	50,339	11,721
60,000-69,999	51	5	98.92	316,500	43.99	42.75	63,300	10,425
70,000-79,999	54	4	99.10	295,000	46.42	41.06	73,750	46,710
80,000-89,999	64	2	99.20	161,000	47.74	39.65	80,500	11,133
100,000-199,999	69	7	99.53	875,000	54.95	28.58	125,000	17,230
200,000-299,999	72	3	99.67	644,056	60.25	22.45	214,685	74,786
300,000-399,999	49	2	99.76	699,226	66.01	17.52	349,613	49,018
400,000-499,999	58	1	99.81	450,000	69.71	13.81	450,000	10,035
500,000-999,999	44	3	99.95	1,597,458	82.86	8.90	532,486	9,432
2,000,000-2,999,999	1	1	100.00	2,081,227	100.00	.00	2,081,227	
TOTAL	59	2,133	.00	12,147,163	.00	.00	5,694	4,647

TOTAL PAID ONLY

1,351

AVERAGE ON PAID

8,991

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
BODILY INJURY - SUMMARY BY AMOUNT - 1982
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	74	566	36.23		.00	100.00		2,169
1-999	64	392	61.33	144,818	1.82	90.56	369	16,021
1,000-1,999	92	65	65.49	84,796	2.89	83.51	1,304	1,188
2,000-2,999	66	315	85.65	876,085	13.94	77.58	2,781	388
3,000-3,999	43	19	86.87	63,942	14.74	74.91	3,365	1,427
4,000-4,999	158	18	88.02	79,155	15.74	72.46	4,397	4,273
5,000-5,999	115	25	89.62	130,659	17.39	70.35	5,226	2,877
6,000-6,999	236	8	90.14	52,423	18.05	68.35	6,552	3,073
7,000-7,999	161	13	90.97	96,069	19.26	66.51	7,389	1,963
8,000-8,999	186	12	91.74	100,188	20.53	64.83	8,349	3,632
9,000-9,999	236	4	91.99	38,156	21.01	63.22	9,539	1,586
10,000-19,999	110	49	95.13	629,062	28.94	51.88	12,838	3,857
20,000-29,999	68	39	97.63	959,989	41.04	44.95	24,615	711
30,000-39,999	79	5	97.95	168,294	43.17	40.68	33,658	20,058
40,000-49,999	97	5	98.27	231,425	46.08	36.88	46,285	6,774
50,000-59,999	59	4	98.52	201,697	48.63	33.96	50,424	14,651
60,000-69,999	57	4	98.78	256,500	51.86	31.36	64,125	11,277
70,000-79,999	54	4	99.03	295,000	55.58	29.28	73,750	46,710
80,000-89,999	50	1	99.10	80,000	56.59	27.51	80,000	12,487
100,000-199,999	67	7	99.55	883,351	67.73	14.61	126,193	19,882
200,000-299,999	72	3	99.74	644,056	75.85	9.01	214,685	74,786
300,000-399,999	57	1	99.80	390,875	80.78	4.08	390,875	16,002
400,000-499,999	58	1	99.87	450,000	86.46	.93	450,000	10,035
500,000-999,999	63	2	100.00	1,073,750	100.00	.00	536,875	14,149
TOTAL	75	1,562	.00	7,930,290	.00	.00	5,077	5,797

TOTAL PAID ONLY

996

AVERAGE ON PAID ONLY

7,962

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
PROPERTY DAMAGE - SUMMARY BY AMOUNT - 1982
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	18	207	36.37		.00	100.00		1,141
1-999	6	224	75.74	61,355	1.45	95.26	273	204
1,000-1,999	16	43	83.30	57,189	2.81	92.66	1,329	1,712
2,000-2,999	16	15	85.94	35,634	3.66	90.63	2,375	524
3,000-3,999	21	11	87.87	39,079	4.59	88.84	3,552	1,054
4,000-4,999	20	6	88.92	25,241	5.19	87.32	4,206	824
5,000-5,999	31	8	90.33	43,554	6.22	85.92	5,444	2,825
6,000-6,999	28	7	91.56	44,758	7.29	84.72	6,394	2,112
7,000-7,999	25	4	92.26	29,320	7.98	83.64	7,330	
8,000-8,999	20	5	93.14	42,467	8.99	82.65	8,493	508
9,000-9,999	37	3	93.67	27,626	9.65	81.78	9,208	3,338
10,000-19,999	28	13	95.95	199,618	14.40	74.66	15,355	3,047
20,000-29,999	9	6	97.01	154,353	18.06	69.80	25,725	9,234
30,000-39,999	35	9	98.59	305,630	25.33	67.06	33,958	8,529
40,000-49,999	13	1	98.76	45,428	26.41	65.26	45,428	
50,000-59,999	49	1	98.94	50,000	27.60	63.84	50,000	
60,000-69,999	30	1	99.12	60,000	29.02	62.65	60,000	7,015
80,000-89,999	78	1	99.29	81,000	30.95	60.49	81,000	9,780
100,000-199,999	49	1	99.47	100,000	33.32	52.40	100,000	10,257
200,000-299,999	41	1	99.64	200,000	38.08	47.65	200,000	53,210
500,000-999,999	5	1	99.82	523,708	50.53	25.69	523,708	
2,000,000-2,999,999	1	1	100.00	2,081,227	100.00	.00	2,081,227	
TOTAL	14	569	.00	4,207,187	.00	.00	7,394	1,198

TOTAL PAID ONLY

362

AVERAGE ON PAID ONLY

11,622

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT - 1981
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	26	756	42.23		.00	100.00		725
1-999	15	694	81.00	213,117	2.46	93.61	307	67
1,000-1,999	29	81	85.53	107,565	3.70	90.31	1,327	861
2,000-2,999	41	46	88.10	110,869	4.98	87.62	2,410	9,781
3,000-3,999	43	19	89.16	64,579	5.73	85.29	3,398	930
4,000-4,999	70	20	90.27	86,843	6.73	83.20	4,342	1,791
5,000-5,999	176	32	92.06	170,014	8.70	81.45	5,312	1,078
6,000-6,999	105	14	92.84	90,797	9.75	79.89	6,485	3,416
7,000-7,999	99	12	93.51	89,617	10.78	78.48	7,468	3,437
8,000-8,999	148	13	94.24	108,553	12.04	77.24	8,350	10,070
9,000-9,999	231	2	94.35	19,000	12.26	76.06	9,500	898
10,000-19,999	113	42	96.70	574,341	18.89	67.46	13,674	4,741
20,000-29,999	86	21	97.87	491,286	24.57	62.24	23,394	4,927
30,000-39,999	15	9	98.37	308,635	28.14	58.44	34,292	1,368
40,000-49,999	44	5	98.65	213,600	30.61	55.51	42,720	3,755
50,000-59,999	37	4	98.88	215,768	33.10	53.02	53,942	7,298
60,000-69,999	63	2	98.99	123,570	34.53	50.90	61,785	8,824
70,000-79,999	30	2	99.10	148,971	36.25	48.95	74,485	3,804
80,000-89,999	1	1	99.16	89,380	37.28	47.10	89,380	
90,000-99,999	10	3	99.32	272,356	40.43	45.69	90,785	8,233
100,000-199,999	39	5	99.60	647,792	47.92	35.89	129,558	26,834
200,000-299,999	18	2	99.72	512,386	53.84	28.81	256,193	13,590
400,000-499,999	125	1	99.77	400,000	58.46	18.41	400,000	37,629
500,000-999,999	25	3	99.94	1,891,099	80.32	8.11	630,366	276,756
1,000,000-1,999,999	8	1	100.00	1,702,470	100.00	.00	1,702,470	7,795
TOTAL	31	1,790	.00	8,652,608	.00	.00	4,833	1,606

TOTAL PAID ONLY

1,034

AVERAGE ON PAID ONLY

8,368

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
BODILY INJURY - SUMMARY BY AMOUNT - 1981
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	30	543	42.45		.00	100.00		573
1-999	19	499	81.46	153,249	2.91	92.59	307	51
1,000-1,999	32	53	85.61	69,926	4.23	88.77	1,319	376
2,000-2,999	53	29	87.88	69,524	5.55	85.61	2,397	9,063
3,000-3,999	57	11	88.74	36,554	6.25	82.81	3,323	393
4,000-4,999	94	13	89.75	55,446	7.30	80.25	4,265	2,039
5,000-5,999	189	29	92.02	154,225	10.23	78.14	5,318	791
6,000-6,999	113	13	93.04	84,617	11.84	76.33	6,509	3,240
7,000-7,999	108	11	93.90	82,617	13.40	74.74	7,510	3,238
8,000-8,999	229	8	94.52	66,970	14.68	73.35	8,371	1,902
9,000-9,999	231	2	94.68	19,000	15.04	72.04	9,500	898
10,000-19,999	133	34	97.34	466,741	23.90	63.18	13,727	5,332
20,000-29,999	102	15	98.51	349,433	30.54	58.63	23,295	4,582
40,000-49,999	44	5	98.90	213,600	34.59	52.11	42,720	3,755
50,000-59,999	50	3	99.13	165,408	37.73	49.72	55,136	4,252
60,000-69,999	65	1	99.21	63,570	38.94	47.76	63,570	13,394
70,000-79,999	40	1	99.29	75,000	40.36	45.95	75,000	6,629
90,000-99,999	14	2	99.45	180,000	43.78	42.91	90,000	12,350
100,000-199,999	48	4	99.76	547,792	54.18	34.41	136,948	26,763
200,000-299,999	30	1	99.84	262,386	59.17	29.43	262,386	
500,000-999,999	38	1	99.92	650,000	71.51	9.49	650,000	52,550
1,000,000-1,999,999	8	1	100.00	1,500,000	100.00	.00	1,500,000	6,867
TOTAL	38	1,279	.00	5,266,058	.00	.00	4,117	986

TOTAL PAID ONLY

736

AVERAGE ON PAID ONLY

7,155

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
PROPERTY DAMAGE - SUMMARY BY AMOUNT - 1981
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	17	221	41.85		.00	100.00		1,881
1-999	5	198	79.35	59,604	1.76	95.02	301	106
1,000-1,999	24	28	84.65	37,523	2.87	92.34	1,340	1,797
2,000-2,999	23	19	88.25	45,544	4.21	90.28	2,397	1,014
3,000-3,999	25	10	90.15	34,875	5.24	88.60	3,487	1,613
4,000-4,999	23	6	91.28	27,297	6.05	87.14	4,549	814
5,000-5,999	45	3	91.85	15,789	6.52	85.85	5,263	2,813
6,000-6,999	2	1	92.04	6,180	6.70	84.60	6,180	
7,000-7,999	33	2	92.42	14,500	7.13	83.41	7,250	1,213
8,000-8,999	19	5	93.37	41,583	8.36	82.33	8,316	23,137
10,000-19,999	31	10	95.26	129,700	12.19	73.02	12,970	1,879
20,000-29,999	44	5	96.21	118,753	15.70	66.56	23,750	5,092
30,000-39,999	15	9	97.91	308,635	24.82	62.17	34,292	1,368
50,000-59,999	8	2	98.29	108,331	28.02	56.01	54,165	8,602
60,000-69,999	61	1	98.48	60,000	29.79	53.65	60,000	4,254
80,000-89,999	1	1	98.67	89,380	32.44	48.93	89,380	
90,000-99,999	2	1	98.86	92,356	35.17	47.09	92,356	
100,000-199,999	4	1	99.05	100,000	38.12	32.31	100,000	27,119
200,000-299,999	7	2	99.43	452,470	51.49	21.90	226,235	14,054
400,000-499,999	125	1	99.62	400,000	63.32	7.12	400,000	37,629
500,000-999,999	19	2	100.00	1,241,099	100.00	.00	620,549	388,860
TOTAL	14	528	.00	3,383,619	.00	.00	6,408	3,035

TOTAL PAID ONLY

307

AVERAGE ON PAID ONLY

11,022

TABLE II

We have in what follows a summary of a few of the significant variables found in Table I here presented as a longitudinal study across the three years from 1981 to 1983 in detail. The block graphs show data for each year for the All Claims, Bodily Injury Claims and Property Damage Claims. The category "All" includes the composite claims that had both BI and PD losses so that "All" is always greater than the sum of BI and PD.

Data for the years 1979 and 1980 have been added for showing trend over more points of time; however, for those years less detail is available.

The order of the block graphs is:

- Total claim count, including the "CWPs"
- Total claim count, excluding the "CWPs"
- The average loss including the "CWPs"
- The average loss excluding the "CWPs."

Lastly, we show the total indemnity paid as based upon the closed claim reports submitted to us by cooperating insurers.

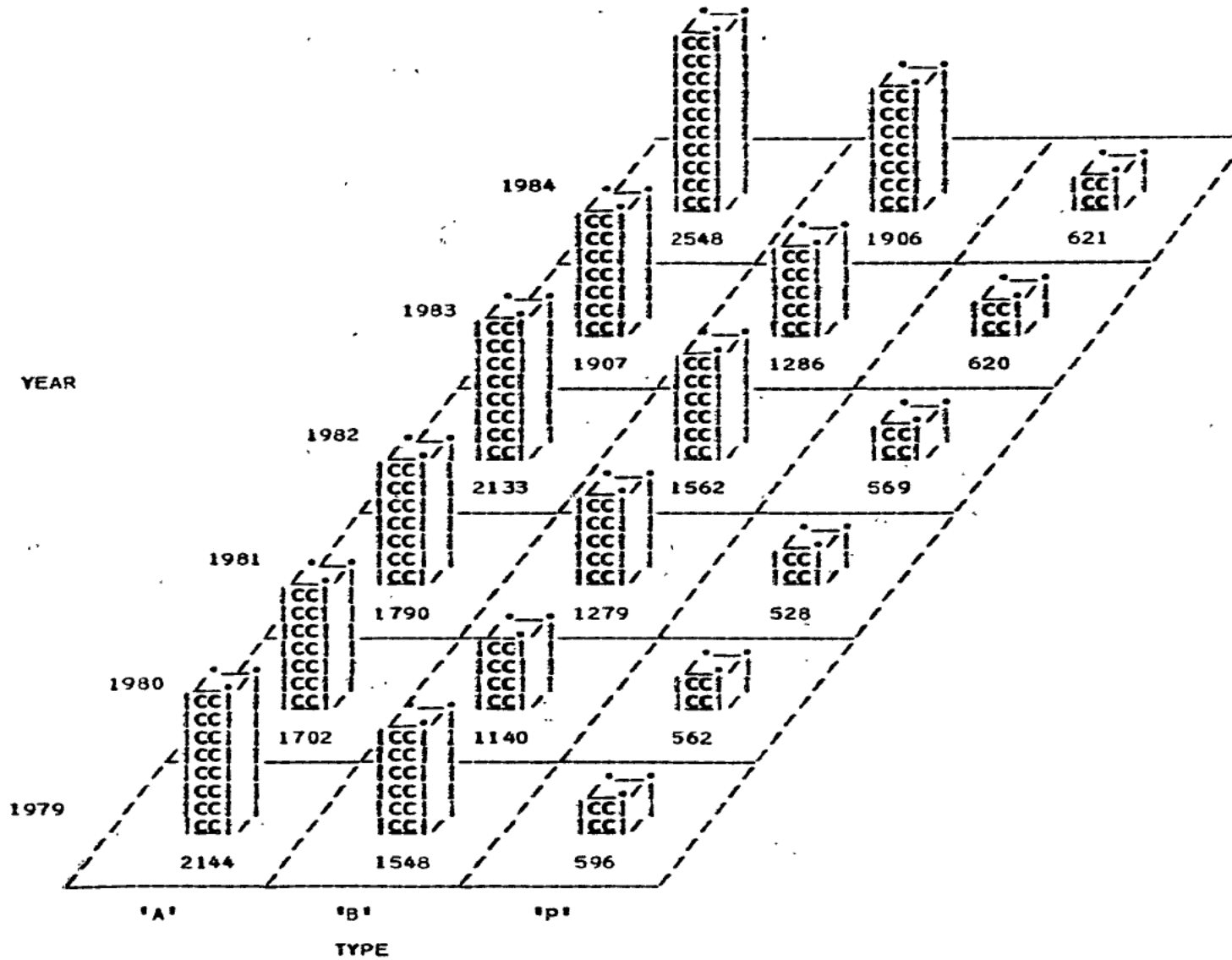
In the table you may note that:

- "A" represents All Claims
- "B" represents Bodily Injury Claims
- "P" represents Property Damage Claims

CLAIM COUNTS BY YEAR BY BUSINESS TYPE

15:42 FRIDAY, AUGUST 23, 1985

BLOCK CHART OF COUNT

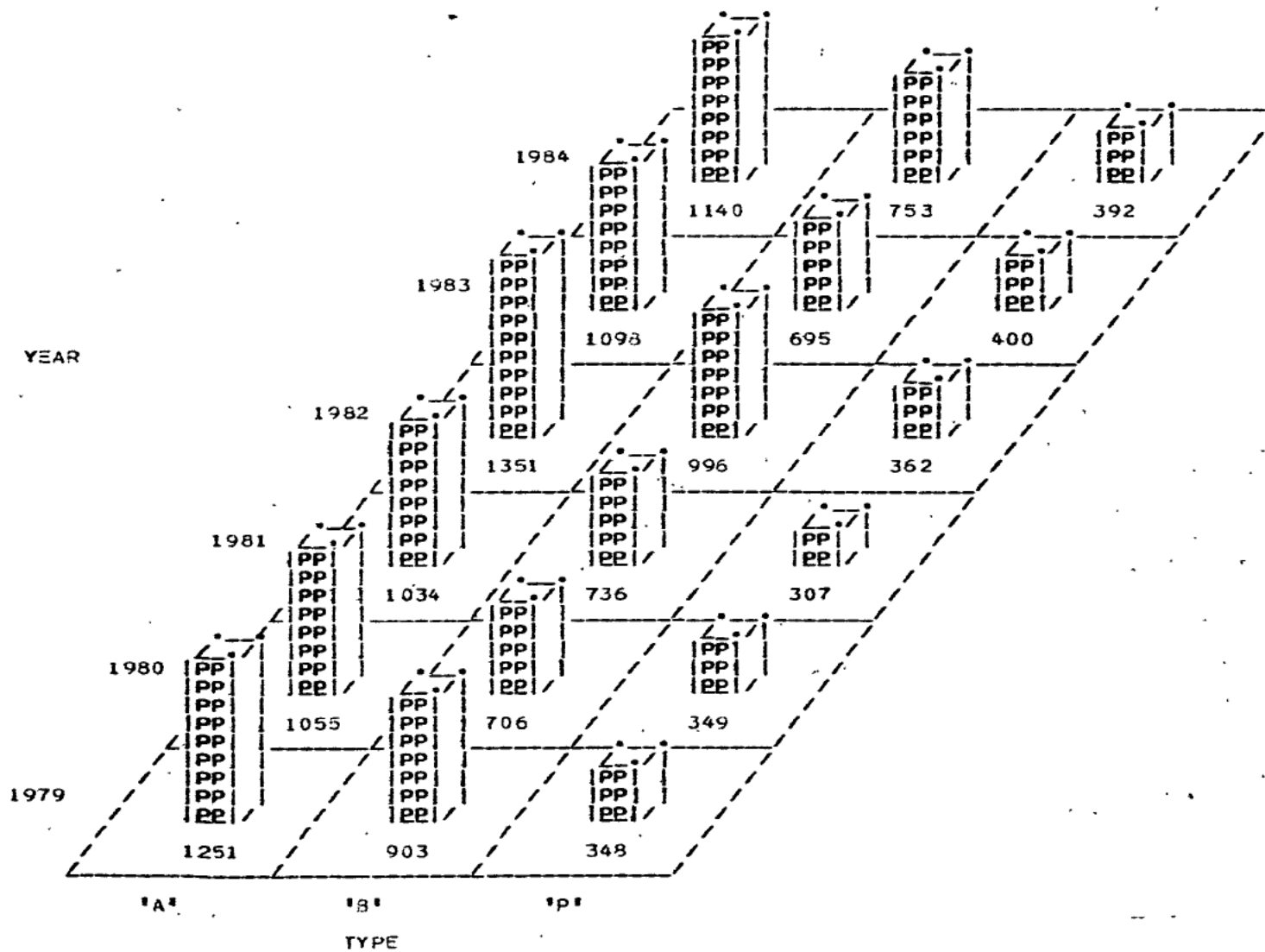


PAID CLAIM COUNTS BY YEAR AND TYPE

9:13 MONDAY, AUGUST 26, 1985

2

BLOCK CHART OF PDCOUNT

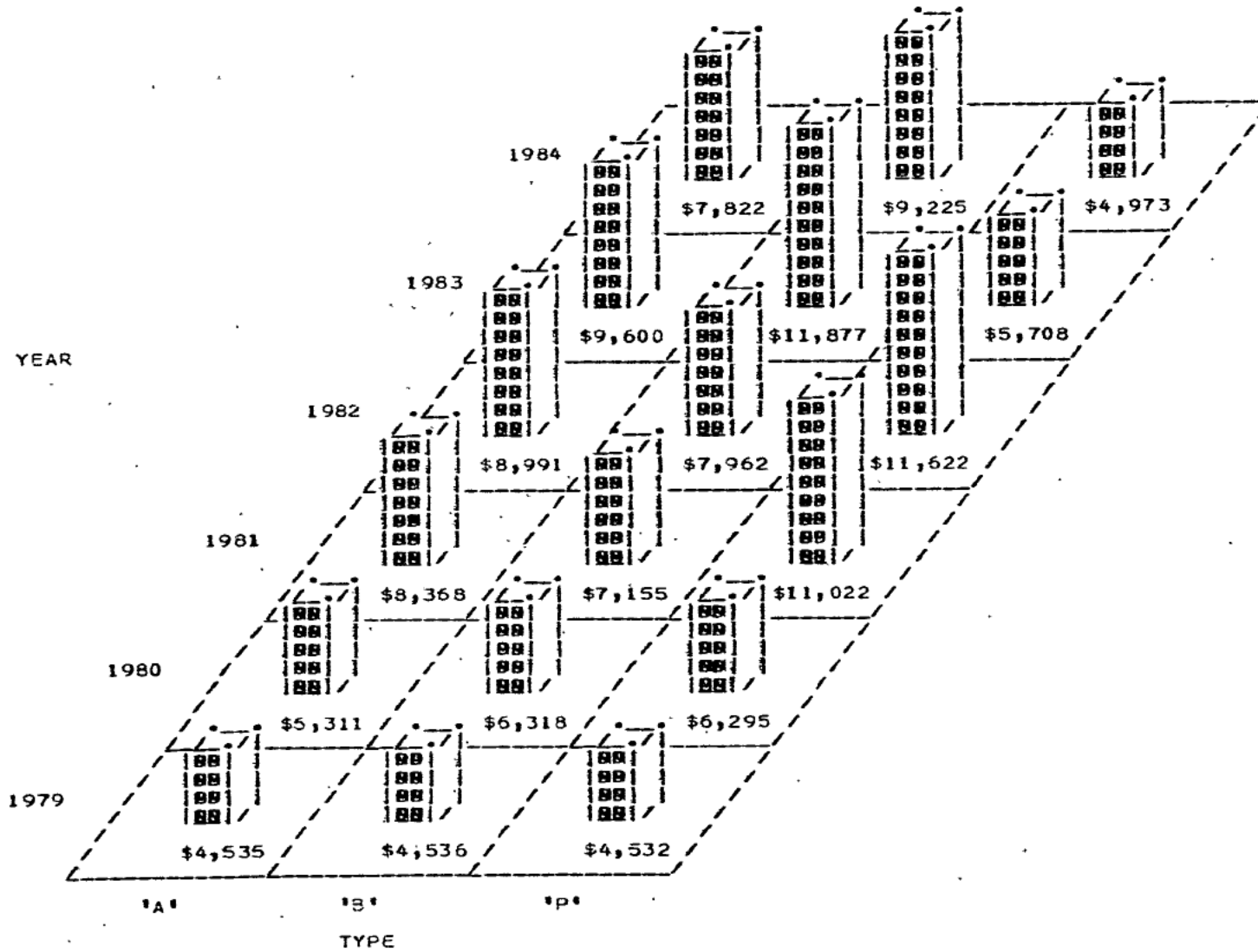


MEAN LOSSES BY YEAR FOR PAID CLAIMS ONLY

9:13 MONDAY, AUGUST 26, 1985

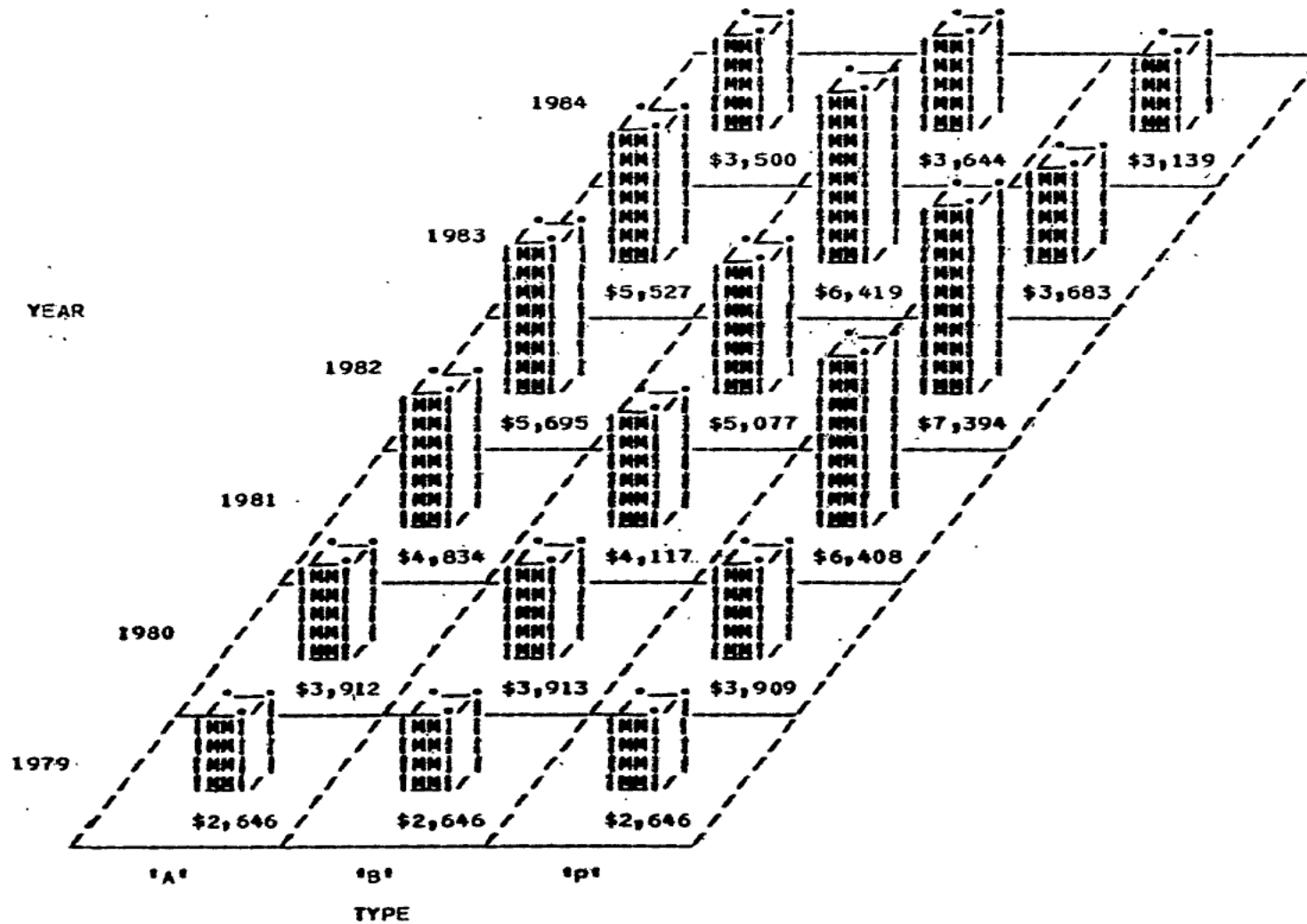
4

BLOCK CHART OF PDMEAN



MEAN LOSSES BY YEAR FOR ALL CLAIMS
BLOCK CHART OF MEAN

15:42 FRIDAY, AUGUST 23, 1985



TOTAL LOSSES BY YEAR
BLOCK CHART OF LOSSES

15:42 FRIDAY, AUGUST 1

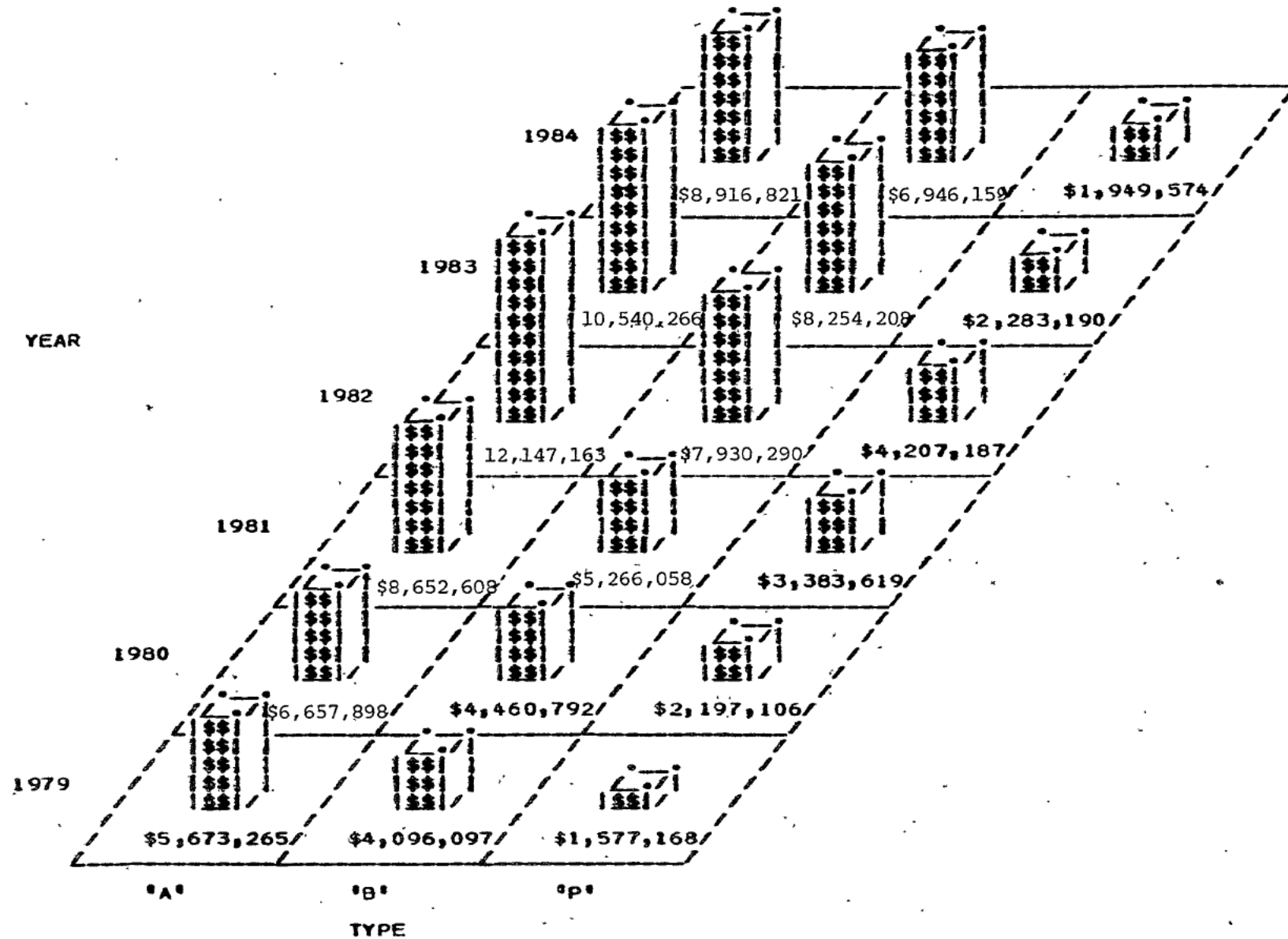


TABLE III

Table III is primarily a time study as are Tables IV, V and VI. Since all of these tables look quite similar; but represent different aspects of the same issue of time relationships, we shall list how they differ here.

Number	Limited to \$100,000?	Time to Report or Closure?
Table III	Yes	Report
Table IV	No	Report
Table V	Yes	Closure
Table VI	No	Closure

Note that each table is followed immediately by a corresponding table expressed as percentages of the total instead of as counts. As an example, we shall look at the All Claims for 1983 summarizing the time from the date of incident to the date of first report to the relevant insurer.

We see that 1,206 of the incidents were reported within six months of the incident that caused the claim. Of these 1,206, only 765 were finally paid in 1983, although all were closed by definition. The total indemnity for the 1,206 reported, or 765 paid, was \$2,473,395.00 (which in terms of paid only is an average loss of \$3,234.00). The allocated claim expense paid is the amount of loss adjustment expense paid to close the claim specifically. By specifically, we mean an actual amount tied to the claim and not a factor amount averaged out from all claims.

When we look at the same table in cumulative percentage format, we can see that 77% of the paid incidents were reported in 12 months, but only 55% of the losses were in by then.

The limitation that if losses exceed \$100,000, they are set at \$100,000, is a statistical device intended to normalize a positive skewed distribution, which is probably due to the heavy effect of large (slow) claims. The result of this statistical device is to see how the claims would function as a normal distribution.

08/22/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1983
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,206	765	2,473,395	2,191,822
007-012	105	64	639,442	196,705
013-018	77	42	415,849	590,122
019-024	50	25	334,284	503,010
025-030	48	22	354,636	237,764
031-036	20	11	201,076	366,915
037-042	27	7	44,250	127,259
043-048	18	6	149,316	85,149
049-054	19	9	113,474	201,204
055-060	14	8	63,235	81,913
061-066	10	4	112,102	35,388
067-072	6	6	221,822	13,223
073-078	2			1,903
079-084	1			
085-090	6	3	15,640	22,428
091-096	3	1	5,500	31,634
103-108	1			114
109-114	2			
115-120	3	3	12,000	38,123
121-180	21	13	25,157	22,054
181-240	209	81	363,130	440,190
OVER 240	8	2	28,555	7,037
TOTAL	1,856	1,072	5,572,863	5,193,957
IN AN AVG. MO.	7	4	23,220	21,641

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1983
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	64%	71%	44%	42%
007-012	70%	77%	55%	45%
013-018	74%	81%	63%	57%
019-024	77%	83%	69%	67%
025-030	80%	85%	75%	71%
031-036	81%	86%	79%	78%
037-042	82%	87%	80%	81%
043-048	83%	87%	82%	82%
049-054	84%	88%	84%	86%
055-060	85%	89%	85%	88%
061-066	85%	89%	87%	88%
067-072	86%	90%	91%	89%
073-078	86%	90%	91%	89%
079-084	86%	90%	91%	89%
085-090	86%	90%	92%	89%
091-096	86%	90%	92%	90%
103-108	86%	90%	92%	90%
109-114	87%	90%	92%	90%
115-120	87%	91%	92%	90%
121-180	88%	92%	92%	91%
181-240	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%

08/22/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1982
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,339	909	3,798,772	6,886,280
007-012	125	69	604,114	355,696
013-018	72	39	599,177	481,551
019-024	90	58	365,582	127,779
025-030	38	17	574,940	561,606
031-036	21	11	154,591	84,323
037-042	13	8	72,081	51,901
043-048	13	3	21,000	564,484
049-054	7	4	91,000	43,579
055-060	9	4	120,324	57,308
061-066	4	1	2,250	14,081
067-072	3	3	110,750	25,095
073-078	3	2	50,753	5,968
085-090	3	3	153,294	30,423
091-096	3	2	39,812	17,736
121-180	9	3	10,894	5,591
181-240	249	121	670,862	586,214
OVER 240	2	1	10,000	14,053
TOTAL	2,003	1,258	7,450,196	9,913,668
IN AN AVG. MO.	8	5	31,042	41,306

08/22/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1982
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	66%	72%	50%	69%
007-012	73%	77%	59%	73%
013-018	76%	80%	67%	77%
019-024	81%	85%	72%	79%
025-030	83%	86%	79%	84%
031-036	84%	87%	81%	85%
037-042	84%	88%	82%	86%
043-048	85%	88%	83%	91%
049-054	85%	88%	84%	92%
055-060	86%	89%	85%	92%
061-066	86%	89%	85%	93%
067-072	86%	89%	87%	93%
073-078	86%	89%	88%	93%
085-090	86%	89%	90%	93%
091-096	87%	90%	90%	93%
121-180	87%	90%	90%	93%
181-240	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%

08/22/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1981
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,314	769	2,227,795	708,607
007-012	95	45	542,437	949,565
013-018	53	24	252,400	201,733
019-024	36	19	234,972	133,027
025-030	22	10	69,740	47,262
031-036	20	10	139,803	60,254
037-042	19	9	87,042	90,795
043-048	9	4	103,500	418,888
049-054	12	7	142,900	18,245
055-060	8	3	20,500	33,253
061-066	8	2	6,661	9,822
067-072	3			473
073-078	2	1	5,000	
079-084	5	1	26,000	9,599
085-090	4			
091-096	3	1	100,000	39,037
103-108	1			
109-114	1			1,600
115-120	1			
121-180	14	10	94,537	16,985
181-240	104	81	565,574	130,616
OVER 240	4			5,100
TOTAL	1,738	996	4,618,861	2,874,861
IN AN AVG. MO.	7	4	19,245	11,978

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1981
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.,
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	75%	77%	48%	24%
007-012	81%	81%	59%	57%
013-018	84%	84%	65%	64%
019-024	86%	86%	70%	69%
025-030	87%	87%	72%	70%
031-036	88%	88%	75%	73%
037-042	89%	88%	76%	76%
043-048	90%	89%	79%	90%
049-054	90%	90%	82%	91%
055-060	91%	90%	82%	92%
061-066	91%	90%	82%	92%
067-072	92%	90%	82%	92%
073-078	92%	90%	82%	92%
079-084	92%	90%	83%	93%
085-090	92%	90%	83%	93%
091-096	92%	90%	85%	94%
103-108	92%	90%	85%	94%
109-114	92%	90%	85%	94%
115-120	92%	90%	85%	94%
121-180	93%	91%	87%	95%
181-240	99%	100%	100%	99%
OVER 240	100%	100%	100%	100%

TABLE IV

These tables are identical to those in Table III preceding, except that the device of using a limit is ended so that we can see the full effect of all the claims at full value.

We see that the total indemnity has increased from \$5,572,863 to \$10,540,266 due to dropping the limit of \$100,000. Up to 50 claims may have been affected by the limit.

07/29/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1983
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,206	765	6,168,947	2,191,822
007-012	105	64	697,140	196,705
013-018	77	42	530,849	590,122
019-024	50	25	345,034	503,010
025-030	48	22	367,136	237,764
031-036	20	11	873,826	366,915
037-042	27	7	44,250	127,259
043-048	18	6	152,470	85,149
049-054	19	9	113,474	201,204
055-060	14	8	63,235	81,913
061-066	10	4	512,101	35,388
067-072	6	6	221,822	13,223
073-078	2			1,903
079-084	1			
085-090	6	3	15,640	22,428
091-096	3	1	5,500	31,634
103-108	1			114
109-114	2			
115-120	3	3	12,000	38,123
121-180	21	13	25,157	22,054
181-240	209	81	363,130	440,190
OVER 240	8	2	28,555	7,037
TOTAL	1,856	1,072	10,540,266	5,193,957
IN AN AVG. MO.	7	4	43,917	21,641

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1983
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	64%	71%	58%	42%
007-012	70%	77%	65%	45%
013-018	74%	81%	70%	57%
019-024	77%	83%	73%	67%
025-030	80%	85%	76%	71%
031-036	81%	86%	85%	78%
037-042	82%	87%	85%	81%
043-048	83%	87%	87%	82%
049-054	84%	88%	88%	86%
055-060	85%	89%	88%	88%
061-066	85%	89%	93%	88%
067-072	86%	90%	95%	89%
073-078	86%	90%	95%	89%
079-084	86%	90%	95%	89%
085-090	86%	90%	95%	89%
091-096	86%	90%	95%	90%
103-108	86%	90%	95%	90%
109-114	87%	90%	95%	90%
115-120	87%	91%	96%	90%
121-180	88%	92%	96%	91%
181-240	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%

08/01/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1982
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,339	909	6,942,933	6,886,280
007-012	125	69	664,114	355,696
013-018	72	39	1,049,177	481,551
019-024	90	58	365,582	127,779
025-030	38	17	949,940	561,606
031-036	21	11	154,591	84,323
037-042	13	8	72,081	51,901
043-048	13	3	21,000	564,484
049-054	7	4	91,000	43,579
055-060	9	4	594,074	57,308
061-066	4	1	2,250	14,081
067-072	3	3	254,806	25,095
073-078	3	2	50,753	5,968
085-090	3	3	203,294	30,423
091-096	3	2	39,812	17,736
121-180	9	3	10,894	5,591
181-240	249	121	670,862	586,214
OVER 240	2	1	10,000	14,053
TOTAL	2,003	1,258	12,147,163	9,913,668
IN AN AVG. MO.	8	5	50,613	41,306

08/01/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1982
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	66%	72%	57%	69%
007-012	73%	77%	62%	73%
013-018	76%	80%	71%	77%
019-024	81%	85%	74%	79%
025-030	83%	86%	82%	84%
031-036	84%	87%	83%	85%
037-042	84%	88%	83%	86%
043-048	85%	88%	84%	91%
049-054	85%	88%	84%	92%
055-060	86%	89%	89%	92%
061-066	86%	89%	89%	93%
067-072	86%	89%	91%	93%
073-078	86%	89%	92%	93%
085-090	86%	89%	93%	93%
091-096	87%	90%	94%	93%
121-180	87%	90%	94%	93%
181-240	99%	99%	99%	99%
OVER 240	100%	100%	100%	100%

08/01/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1981
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,314	769	4,223,035	708,607
007-012	95	45	2,133,536	949,565
013-018	53	24	286,475	201,733
019-024	36	19	268,305	133,027
025-030	22	10	69,740	47,262
031-036	20	10	139,803	60,254
037-042	19	9	87,042	90,795
043-048	9	4	183,500	418,888
049-054	12	7	142,900	18,245
055-060	8	3	20,500	33,253
061-066	8	2	6,661	9,822
067-072	3			473
073-078	2	1	5,000	
079-084	5	1	26,000	9,599
085-090	4			
091-096	3	1	400,000	39,037
103-108	1			
109-114	1			1,600
115-120	1			
121-180	14	10	94,537	16,985
181-240	104	81	565,574	130,616
OVER 240	4			5,100
TOTAL	1,738	996	8,652,608	2,874,861
IN AN AVG. MO.	7	4	36,052	11,978

08/01/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1981
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	75%	77%	48%	24%
007-012	81%	81%	73%	57%
013-018	84%	84%	76%	64%
019-024	86%	86%	79%	69%
025-030	87%	87%	80%	70%
031-036	88%	88%	82%	73%
037-042	89%	88%	83%	76%
043-048	90%	89%	85%	90%
049-054	90%	90%	87%	91%
055-060	91%	90%	87%	92%
061-066	91%	90%	87%	92%
067-072	92%	90%	87%	92%
073-078	92%	90%	87%	92%
079-084	92%	90%	87%	93%
085-090	92%	90%	87%	93%
091-096	92%	90%	92%	94%
103-108	92%	90%	92%	94%
109-114	92%	90%	92%	94%
115-120	92%	90%	92%	94%
121-180	93%	91%	93%	95%
181-240	99%	100%	100%	99%
OVER 240	100%	100%	100%	100%

TABLE V

As in the prior tables, we have the time distribution presented here for the history of each claim from the date on which the event causing the loss occurred to the date on which the claim was fully resolved by the insurance company; i.e., the date of closure. This time lag represents the full life of the claim and is very significant as to the need for insurers to develop adequate loss reserves so that they can predict what the ultimate losses will be for risks generating a set premium at the beginning of the exposure period. This time lag is important both for the number of claims (frequency) and for the amount of loss (severity).

On this table, claims are held to a maximum value of \$100,000 as a statistical cut-off device to moderate degree of skew.

08/22/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1983
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	765	517	524,383	29,810
007-012	230	123	197,282	14,049
013-018	127	59	241,369	49,360
019-024	71	35	454,339	1,341,996
025-030	47	25	156,969	245,946
031-036	45	27	464,418	367,841
037-042	51	32	478,361	185,861
043-048	66	28	287,234	324,178
049-054	58	37	522,466	653,968
055-060	36	16	297,840	217,427
061-066	30	18	158,558	311,250
067-072	20	13	281,410	149,272
073-078	14	9	103,753	72,239
079-084	12	6	62,500	35,015
085-090	8	4	21,100	320,459
091-096	7	3	104,077	68,245
097-102	2	2	6,040	28,300
103-108	4	3	80,600	18,273
109-114	3			20,829
115-120	7	7	367,822	107,389
121-180	18	11	345,500	175,951
181-240	26	21	36,586	16,019
OVER 240	209	76	380,256	440,280
TOTAL	1,856	1,072	5,572,863	5,193,957
IN AN AVG. MO.	7	4	23,220	21,641

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1983
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	41%	48%	9%	7%
007-012	53%	59%	12%	7%
013-018	60%	65%	17%	1%
019-024	64%	68%	25%	27%
025-030	66%	70%	28%	32%
031-036	69%	73%	36%	39%
037-042	71%	76%	45%	43%
043-048	75%	78%	50%	49%
049-054	78%	82%	59%	61%
055-060	80%	83%	65%	66%
061-066	82%	85%	67%	72%
067-072	83%	86%	72%	74%
073-078	84%	87%	74%	76%
079-084	84%	88%	75%	76%
085-090	85%	88%	76%	83%
091-096	85%	88%	78%	84%
097-102	85%	88%	78%	85%
103-108	85%	89%	79%	85%
109-114	85%	89%	79%	85%
115-120	86%	89%	86%	87%
121-180	87%	90%	92%	91%
181-240	88%	92%	93%	91%
OVER 240	100%	100%	100%	100%

08/22/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1982
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	655	427	789,489	100,628
007-012	213	106	145,440	24,900
013-018	125	52	160,282	77,510
019-024	83	42	264,978	35,196
025-030	57	22	141,151	100,824
031-036	47	22	202,507	287,535
037-042	49	29	696,221	617,316
043-048	97	77	410,475	193,901
049-054	40	27	406,761	209,732
055-060	80	67	586,210	137,167
061-066	98	91	758,308	6,265,476
067-072	102	95	1,026,399	139,666
073-078	19	15	177,415	39,381
079-084	41	38	153,814	583,281
085-090	10	6	334,991	105,027
091-096	6	3	155,653	70,385
097-102	8	3	85,000	221,910
103-108	5	4	54,284	34,240
109-114	3	3	89,812	36,146
115-120	1			
121-180	5	5	119,419	27,589
181-240	242	118	660,521	474,094
OVER 240	17	6	31,066	131,764
TOTAL	2,003	1,258	7,450,196	9,913,668
IN AN AVG. MO.	.8	5	31,042	41,306

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1982
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	32%	33%	10%	1%
007-012	43%	42%	12%	1%
013-018	49%	46%	14%	2%
019-024	53%	49%	18%	2%
025-030	56%	51%	20%	3%
031-036	58%	53%	22%	6%
037-042	61%	55%	32%	12%
043-048	66%	61%	37%	14%
049-054	68%	63%	43%	16%
055-060	72%	69%	51%	18%
061-066	77%	76%	61%	81%
067-072	82%	84%	75%	82%
073-078	83%	85%	77%	83%
079-084	85%	88%	79%	88%
085-090	85%	88%	83%	89%
091-096	85%	88%	86%	90%
097-102	86%	89%	87%	92%
103-108	86%	89%	87%	93%
109-114	86%	89%	89%	93%
115-120	86%	89%	89%	93%
121-180	87%	90%	90%	93%
181-240	99%	99%	99%	98%
OVER 240	100%	100%	100%	100%

08/22/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1981
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	948	572	797,522	121,098
007-012	215	110	402,283	49,006
013-018	84	37	401,168	72,427
019-024	59	29	293,019	73,316
025-030	56	28	481,034	1,021,911
031-036	45	27	76,388	75,526
037-042	43	21	289,438	107,739
043-048	33	15	138,367	76,219
049-054	17	11	124,100	154,165
055-060	21	14	201,354	105,007
061-066	23	10	268,856	90,805
067-072	18	10	240,748	582,305
073-078	11	5	9,823	8,532
079-084	9	4	23,400	16,889
085-090	6	1	26,000	30,775
091-096	6	5	60,750	36,727
097-102	6	2	13,000	41,555
103-108	3	2	7,500	11,724
109-114	7	1	4,000	7,205
121-180	7	1	100,000	39,942
181-240	117	91	660,111	146,888
OVER 240	4			5,100
TOTAL	1,738	996	4,618,861	2,874,861
IN AN AVG. MO.	7	4	19,245	11,978

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1981
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.,
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	54%	57%	17%	4%
007-012	66%	68%	25%	5%
013-018	71%	72%	34%	8%
019-024	75%	75%	41%	10%
025-030	78%	77%	51%	46%
031-036	80%	80%	53%	49%
037-042	83%	82%	59%	52%
043-048	85%	84%	62%	55%
049-054	86%	85%	65%	60%
055-060	87%	86%	69%	64%
061-066	88%	87%	75%	67%
067-072	89%	88%	80%	87%
073-078	90%	89%	80%	88%
079-084	91%	89%	81%	88%
085-090	91%	89%	81%	89%
091-096	91%	90%	83%	91%
097-102	92%	90%	83%	92%
103-108	92%	90%	83%	93%
109-114	92%	90%	83%	93%
121-180	93%	90%	85%	94%
181-240	99%	100%	100%	99%
OVER 240	100%	100%	100%	100%

TABLE VI

Just as in the prior tables, these are for the full life of the claim but no dollar limit is imposed on the losses to control the skewness. We can see that for all claims in 1983, 88% of the paid claims are closed by the 102nd month but this represents 78% of the indemnity.

07/29/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1983
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	765	517	524,383	29,810
007-012	230	123	197,282	14,049
013-018	127	59	241,369	49,360
019-024	71	35	3,274,457	1,341,996
025-030	47	25	156,969	245,946
031-036	45	27	561,918	367,841
037-042	51	32	754,993	185,861
043-048	66	28	287,234	324,178
049-054	58	37	722,466	653,968
055-060	36	16	432,090	217,427
061-066	30	18	158,558	311,250
067-072	20	13	532,564	149,272
073-078	14	9	103,753	72,239
079-084	12	6	62,500	35,015
085-090	8	4	21,100	320,459
091-096	7	3	219,077	68,245
097-102	2	2	6,040	28,300
103-108	4	3	80,600	18,273
109-114	3			20,829
115-120	7	7	1,040,572	107,389
121-180	18	11	745,499	175,951
181-240	26	21	36,586	16,019
OVER 240	209	76	380,256	440,280
TOTAL	1,856	1,072	10,540,266	5,193,957
IN AN AVG. MO.	7	4	43,917	21,641

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1983
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	41%	48%	4%	%
007-012	53%	59%	6%	%
013-018	60%	65%	9%	1%
019-024	64%	68%	40%	27%
025-030	66%	70%	41%	32%
031-036	69%	73%	47%	39%
037-042	71%	76%	54%	43%
043-048	75%	78%	56%	49%
049-054	78%	82%	63%	61%
055-060	80%	83%	67%	66%
061-066	82%	85%	69%	72%
067-072	83%	86%	74%	74%
073-078	84%	87%	75%	76%
079-084	84%	88%	75%	76%
085-090	85%	88%	76%	83%
091-096	85%	88%	78%	84%
097-102	85%	88%	78%	85%
103-108	85%	89%	79%	85%
109-114	85%	89%	79%	85%
115-120	86%	89%	88%	87%
121-180	87%	90%	96%	91%
181-240	88%	92%	96%	91%
OVER 240	100%	100%	100%	100%

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1982
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	655	427	3,194,424	100,628
007-012	213	106	145,440	24,900
013-018	125	52	160,282	77,510
019-024	83	42	299,978	35,196
025-030	57	22	141,151	100,824
031-036	47	22	202,507	287,535
037-042	49	29	904,572	617,316
043-048	97	77	410,475	193,901
049-054	40	27	456,761	209,732
055-060	80	67	1,627,085	137,167
061-066	98	91	958,308	6,265,476
067-072	102	95	1,525,149	139,666
073-078	19	15	177,415	39,381
079-084	41	38	153,814	583,281
085-090	10	6	399,991	105,027
091-096	6	3	299,709	70,385
097-102	8	3	85,000	221,910
103-108	5	4	54,284	34,240
109-114	3	3	89,812	36,146
115-120	1			
121-180	5	5	169,419	27,589
181-240	242	118	660,521	474,094
OVER 240	17	6	31,066	131,764
TOTAL	2,003	1,258	12,147,163	9,913,668
IN AN AVG. MO.	8	5	50,613	41,306

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1982
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	32%	33%	26%	1%
007-012	43%	42%	27%	1%
013-018	49%	46%	28%	2%
019-024	53%	49%	31%	2%
025-030	56%	51%	32%	3%
031-036	58%	53%	34%	6%
037-042	61%	55%	41%	12%
043-048	66%	61%	44%	14%
049-054	68%	63%	48%	16%
055-060	72%	69%	62%	18%
061-066	77%	76%	69%	81%
067-072	82%	84%	82%	82%
073-078	83%	85%	83%	83%
079-084	85%	88%	85%	88%
085-090	85%	88%	88%	89%
091-096	85%	88%	91%	90%
097-102	86%	89%	91%	92%
103-108	86%	89%	92%	93%
109-114	86%	89%	92%	93%
115-120	86%	89%	92%	93%
121-180	87%	90%	94%	93%
181-240	99%	99%	99%	98%
OVER 240	100%	100%	100%	100%

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1981
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	948	572	797,522	121,098
007-012	215	110	2,154,753	49,006
013-018	84	37	1,122,267	72,427
019-024	59	29	327,094	73,316
025-030	56	28	1,076,753	1,021,911
031-036	45	27	76,388	75,526
037-042	43	21	839,438	107,739
043-048	33	15	138,367	76,219
049-054	17	11	124,100	154,165
055-060	21	14	201,354	105,007
061-066	23	10	268,856	90,805
067-072	18	10	321,132	582,305
073-078	11	5	9,823	8,532
079-084	9	4	23,400	16,889
085-090	6	1	26,000	30,775
091-096	6	5	60,750	36,727
097-102	6	2	13,000	41,555
103-108	3	2	7,500	11,724
109-114	7	1	4,000	7,205
121-180	7	1	400,000	39,942
181-240	117	91	660,111	146,888
OVER 240	4			5,100
TOTAL	1,738	996	8,652,608	2,874,861
IN AN AVG. MO.	7	4	36,052	11,978

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1981
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS.	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	54%	57%	9%	4%
007-012	66%	68%	34%	5%
013-018	71%	72%	47%	8%
019-024	75%	75%	50%	10%
025-030	78%	77%	63%	46%
031-036	80%	80%	64%	49%
037-042	83%	82%	73%	52%
043-048	85%	84%	75%	55%
049-054	86%	85%	76%	60%
055-060	87%	86%	79%	64%
061-066	88%	87%	82%	67%
067-072	89%	88%	86%	87%
073-078	90%	89%	86%	88%
079-084	91%	89%	86%	88%
085-090	91%	89%	86%	89%
091-096	91%	90%	87%	91%
097-102	92%	90%	87%	92%
103-108	92%	90%	87%	93%
109-114	92%	90%	87%	93%
121-180	93%	90%	92%	94%
181-240	99%	100%	100%	99%
OVER 240	100%	100%	100%	100%

TABLE VII

This table highlights severity by comparing the 1982 year result with the 1983 year result and views the change year to year. This review for each level of severity of the injury sustained is to see whether the legal system reasonably allocates greater loss for greater injury or is arbitrary. We also see how varied are the claims to each other in the "standard error." The "ratio for average paid claim" is arrived at by dividing the current year severity, or average loss, by the prior year's.

The table below provides a summary of the three years and develops a new ratio which is the relationship based on severity level. We may take the mid-level as the norm of 1.00 to evaluate the judicial process.

Type	Sever.	81	82	83	Mean	Ratio
Bodily Injury	0,1	\$ 1,348	\$ 1,360	\$ 1,572	\$ 1,427	0.47
	2,3,4	5,067	2,711	1,289	3,022	1.00
	5,6,7,8	9,981	10,389	28,960	16,443	5.44
	9	34,655	15,852	34,724	28,410	9.40
Prop. Damage	0,1,2,3	\$ 8,636	\$ 2,269	\$ 1,270	\$ 4,058	.28
	4,5,6	4,655	31,003	7,227	14,295	1.00
	7,8,9	23,455	15,006	49,332	29,264	2.05

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 1

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	25	621	421.992	22	244	62.990	.3929
7- 12	2	592	57.497	13	515	239.580	.8699
13- 18	2	350	149.990	5	2,510	1,516.575	7.1714
19- 24	4	1,687	672.154			.000	.0000
25- 30	2	2,286	1,212.286	1	6,000	.000	2.6246
31- 36	2	1,875	1,122.283	2	2,250	749.994	1.2000
37- 42	1	600	.000	1	900	.000	1.5000
43- 48	1	791	.000	2	15,300	14,695.990	19.3426
49- 54			.000	1	7,500	.000	.0000
55- 60	2	2,824	.000			.000	.0000
61- 66	2	8,912	6,087.662			.000	.0000
67- 72			.000	1	1,352	.000	.0000
181-240	3	1,739	1,389.148			.000	.0000
TOTAL	46	1,360	406.770	48	1,572	659.382	1.1558

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	159	9.17	341.543	210	411	54.962	.4482
7- 12	45	924	198.993	60	1,089	182.205	1.1785
13- 18	17	2,455	1,081.454	25	2,365	721.524	.9633
19- 24	19	1,046	256.318	19	1,663	655.667	1.5898
25- 30	7	1,556	593.789	11	2,674	1,449.138	1.7185
31- 36	9	777	401.969	5	1,005	367.632	1.2934
37- 42	11	9,376	6,607.474	14	2,763	693.610	.2946
43- 48	1	250	.000	2	4,000	1,000.000	16.0000
49- 54	6	6,583	3,757.416	7	2,788	617.569	.4235
55- 60	1	500	.000	3	4,733	4,383.811	9.4660
61- 66	2	100,075	99,924.810	6	4,083	1,072.127	.0407
67- 72			.000	2	2,375	1,122.283	.0000
73- 78			.000	1	10,000	.000	.0000
79- 84	3	3,566	635.912	1	6,500	.000	1.8227
85- 90			.000	1	3,000	.000	.0000
91- 96	1	48,253	.000	1	4,000	.000	.0828
97-102	1	75,000	.000			.000	.0000
103-108	1	27,312	.000			.000	.0000
109-114			.000			.000	.0000
115-120			.000	1	7,500	.000	.0000
121-126			.000			.000	.0000
127-132	1	169	.000			.000	.0000
133-138	1	850	.000			.000	.0000
139-144			.000	18	4,519	1,039.047	.0000
OVER 240			.000			122.059	.4754
TOTAL	285	2,711	837.672	387	1,289		

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	30	815	260.959	36	655	137.472	.8036
7- 12	14	1,687	423.427	4	1,593	676.824	.9442
13- 18	9	2,914	1,571.555	11	10,093	3,059.401	3.4636
19- 24	10	18,423	12,999.470	14	231,325	147,300.900	12.5563
25- 30	3	12,666	2,332.357	4	11,775	8,602.904	.9296
31- 36	7	15,501	6,946.152	12	35,058	16,491.980	2.2616
37- 42	6	62,500	11,956.750	11	31,530	13,340.810	.5044
43- 48	66	4,100	517.575	14	14,294	4,367.958	3.4863
49- 54	12	6,980	2,422.790	14	22,285	10,721.270	3.1926
55- 60	58	27,086	13,038.400	5	113,347	53,280.310	4.1847
61- 66	85	8,245	2,414.521	8	13,712	4,489.806	1.6630
67- 72	91	16,080	6,452.023	3	49,301	28,722.680	3.0659
73- 78	13	6,955	2,009.938	3	20,434	16,030.580	2.9380
79- 84	34	4,047	1,240.811	2	16,000	9,000.000	3.9535
85- 90	6	66,665	21,609.920	2	4,050	50.000	.0607
91- 96	2	125,728	118,321.600	2	107,538	107,212.700	.8553
97-102	1	5,000	.000	2	3,020	2,979.925	.6040
103-108	2	18,750	16,247.380	1	75,000	.000	4.0000
109-114	2	31,250	18,734.830			.000	.0000
115-120			.000	2	56,250	43,747.520	.0000
121-126	1	150,000	.000	4	75,374	58,760.700	.5024
139-144	1	17,500	.000	1	67,500	.000	3.8571
145-150			.000	1	100,000	.000	.0000
151-156			.000	1	6,000	.000	.0000
181-240	173	2,938	272.579	28	1,701	398.094	.5789
OVER 240	5	5,213	1,984.905	49	4,357	1,170.304	.8357
TOTAL	631	10,389	1,691.091	234	28,960	.000	2.7875

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 4

ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6			.000	1	45,000	.000	.0000
13- 18	1	500	.000			.000	.0000
31- 36	1	5,000	.000			.000	.0000
37- 42	1	108,351	.000	1	358,184	.000	3.3057
43- 48	2	45,750	15,747.500	1	5,000	.000	.1092
49- 54	4	34,500	18,220.540	3	86,000	81,999.590	2.4927
61- 66	2	19,750	2,749.531			.000	.0000
67- 72			.000	1	20,000	.000	.0000
97-102	1	5,000	.000			.000	.0000
115-120			.000	3	46,774	23,021.730	.0000
133-138			.000	1	2,000	.000	.0000
181-240	21	6,959	2,156.355	3	396	118.736	.0569
OVER 240	1	5,000	.000	12	6,095	2,828.427	1.2190
TOTAL	34	15,852	4,270.543	26	34,724	16,308.820	2.1905

07/29/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1982

PAGE 1

ALL COMPANIES
SEVERITY 0,1,2,3

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	140	1,934	500.000	215	894	227.153	.4622
7- 12	28	1,151	281.069	33	1,031	316.999	.8957
13- 18	17	3,702	2,622.964	15	1,115	383.358	.3011
19- 24	4	1,000	344.345	1	1,250	.000	1.2500
25- 30	3	3,893	2,130.696	3	10,320	7,044.062	2.6509
31- 36	1	500	.000	5	3,143	881.074	6.2860
37- 42	5	2,146	1,268.804	4	2,171	979.233	1.0116
43- 48	4	11,139	7,194.381	6	2,642	1,029.285	.2371
49- 54	2	1,500	500.000	6	3,833	2,463.720	2.5553
55- 60	2	4,600	4,399.664	7	1,421	453.508	.3089
61- 66			.000	2	500	.000	.0000
67- 72	2	9,374	5,625.673	2	2,750	1,248.845	.2933
73- 78	1	6,000	.000	3	2,333	726.423	.3888
79- 84	1	5,500	.000	1	1,500	.000	.2727
103-108	1	1,784	.000	1	600	.000	.3363
115-120			.000	1	15,000	.000	.0000
121-126	1	1,000	.000			.000	.0000
127-132	1	750	.000	1	1,000	.000	1.3333
151-156			.000	1	10,000	.000	.0000
TOTAL	213	2,269	424.496	307	1,270	198.238	.5597

07/29/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1982

PAGE 2

ALL COMPANIES
SEVERITY 4,5,6

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	71	37,846	30,099.730	30	5,339	2,295.626	.1410
7- 12	6	5,365	2,668.323	7	7,361	5,777.391	1.3720
13- 18	1	21,735	.000	2	9,442	8,691.903	.4344
19- 24	2	5,335	4,882.475	3	1,016	493.736	.1904
25- 30			.000	4	8,492	6,519.090	.0000
31- 36	1	5,250	.000	1	2,700	.000	.5142
37- 42	5	4,450	863.824	1	1,700	.000	.3820
43- 48	2	1,168	331.353	1	7,000	.000	5.9931
49- 54	1	35,000	.000	6	8,175	3,599.893	.2335
55- 60	3	9,761	3,784.995	3	30,401	29,291.560	3.1145
67- 72	1	37,500	.000	2	2,029	1,024.405	.0541
73- 78			.000	1	6,700	.000	.0000
79- 84			.000	2	11,250	1,248.845	.0000
85- 90			.000	1	10,000	.000	.0000
TOTAL	93	31,003	22,978.090	64	7,227	1,876.137	.2331

07/29/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1982

PAGE 3

ALL COMPANIES
SEVERITY 7,8,9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	13	3,838	2,071.219	5	2,229	1,148.783	.5807
7- 12	10	1,431	841.007	6	5,209	2,224.831	3.6401
13- 18	5	1,285	1,157.391	2	11,523	3,746.910	8.9673
19- 24	5	13,149	5,783.438			.000	.0000
25- 30	7	10,857	8,215.173	1	9,000	.000	.8289
31- 36	4	26,125	5,874.367	3	37,760	28,896.240	1.4453
37- 42	4	63,125	46,073.790			.000	.0000
43- 48	1	425	.000	2	10,324	4,823.682	24.2917
49- 54	3	52,500	26,720.630	2	26,700	23,280.740	.5085
55- 60	1	11,453	.000			.000	.0000
61- 66			.000	2	11,678	3,969.516	.0000
67- 72	1	5,618	.000	2	174,500	173,491.400	31.0608
73- 78	1	81,000	.000	1	18,750	.000	.2314
103-108	1	15,000	.000	1	5,000	.000	.3333
115-120			.000	2	386,375	286,356.400	.0000
TOTAL	56	15,006	4,325.184	29	49,332	25,455.720	3.2874

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 1

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	39	207	36.423	25	621	421.992	3.0000
7- 12	10	318	97.287	2	592	57.497	1.8616
13- 18	5	3,158	1,410.633	2	350	149.990	.1108
19- 24			.000	4	1,687	672.154	.0000
25- 30			.000	2	2,286	1,212.286	.0000
31- 36	3	716	404.431	2	1,875	1,122.283	2.6187
37- 42	3	5,879	5,604.291	1	600	.000	.1020
43- 48	3	6,350	5,825.769	1	791	.000	.1245
55- 60			.000	2	2,824	.000	.0000
61- 66			.000	2	8,912	6,087.662	.0000
181-240	3	7,698	3,264.147	3	1,739	1,389.148	.2259
TOTAL	66	1,348	441.438	46	1,360	406.770	1.0089

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	294	461	160.305	159	917	341.543	1.9891
7- 12	64	24,154	23,409.240	45	924	198.993	.0382
13- 18	18	2,302	987.822	17	2,455	1,081.454	1.0664
19- 24	20	5,233	2,854.807	19	1,046	256.318	.1998
25- 30	9	23,688	14,593.690	7	1,556	593.789	.0656
31- 36	10	2,840	1,421.199	9	777	401.969	.2735
37- 42	8	1,862	492.423	11	9,376	6,607.474	5.0354
43- 48	2	5,250	4,749.449	1	250	.000	.0476
49- 54	3	6,533	5,260.991	6	6,583	3,757.416	1.0076
55- 60	3	7,234	3,119.286	1	500	.000	.0691
61- 66	1	57,437	.000	2	100,075	99,924.810	1.7423
67- 72	2	8,393	5,893.095			.000	.0000
73- 78	1	3,500	.000			.000	.0000
79- 84	1	900	.000	3	3,566	635.912	3.9622
91- 96	1	1,000	.000	1	48,253	.000	48.2530
97-102			.000	1	75,000	.000	.0000
109-114	1	4,000	.000	1	27,312	.000	6.8280
127-132			.000	1	169	.000	.0000
181-240			.000	1	850	.000	.0000
TOTAL	438	5,067	3,441.980	285	2,711	837.672	.5350

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	48	640	124.884	30	815	260.959	1.2734
7- 12	12	1,616	316.069	14	1,687	423.427	1.0439
13- 18	5	27,698	16,461.830	9	2,914	1,571.555	.1052
19- 24	3	50,641	41,757.010	10	18,423	12,999.470	.3637
25- 30	11	31,875	23,194.670	3	12,666	2,332.357	.3973
31- 36	3	2,916	2,291.262	7	15,501	6,946.152	5.3158
37- 42	3	32,000	21,563.550	6	62,500	11,956.750	1.9531
43- 48	5	13,800	8,000.623	66	4,100	517.575	.2971
49- 54	4	13,062	4,542.818	12	6,980	2,422.790	.5343
55- 60	4	18,475	7,808.322	58	27,086	13,038.400	1.4660
61- 66	5	26,478	12,649.110	85	8,245	2,414.521	.3113
67- 72	5	59,536	35,277.540	91	16,080	6,452.023	.2700
73- 78	1	2,823	.000	13	6,955	2,009.938	2.4636
79- 84	1	5,000	.000	34	4,047	1,240.811	.8094
85- 90	1	26,000	.000	6	66,665	21,609.920	2.5640
91- 96	3	19,583	11,530.870	2	125,728	118,321.600	6.4202
97-102	1	12,500	.000	1	5,000	.000	.4000
103-108	1	6,000	.000	2	18,750	16,247.380	3.1250
109-114			.000	2	31,250	18,734.830	.0000
121-126			.000	1	150,000	.000	.0000
139-144			.000	1	17,500	.000	.0000
181-240	90	5,822	559.983	173	2,938	272.579	.5046
OVER 240			.000	5	5,213	1,984.905	.0000
TOTAL	206	9,981	1,860.061	631	10,389	1,691.091	1.0408

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 4

ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	2	1,600	1,399.890			.000	.0000
7- 12	1	7,500	.000			.000	.0000
13- 18	1	90,000	.000	1	500	.000	.0055
31- 36	1	25,000	.000	1	5,000	.000	.2000
37- 42	1	650,000	.000	1	108,351	.000	.1666
43- 48	2	1,667	.000	2	45,750	15,747.500	27.4445
49- 54			.000	4	34,500	18,220.540	.0000
55- 60	2	3,000	2,000.000			.000	.0000
61- 66			.000	2	19,750	2,749.531	.0000
73- 78	2	1,500	1,000.000			.000	.0000
97-102			.000	1	5,000	.000	.0000
181-240	14	8,072	1,994.968	21	6,959	2,156.355	.8621
OVER 240			.000	1	5,000	.000	.0000
TOTAL	26	34,655	24,859.480	34	15,852	4,270.543	.4574

08/01/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1981

PAGE 1

ALL COMPANIES
SEVERITY 0,1,2,3

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	140	3,674	1,248.845	140	1,934	500.000	.5264
7- 12	25	13,524	10,048.810	28	1,151	281.069	.0851
13- 18	5	153,528	146,618.900	17	3,702	2,622.964	.0241
19- 24	5	11,395	7,514.579	4	1,000	344.345	.0877
25- 30	4	1,316	743.432	3	3,893	2,130.696	2.9582
31- 36	7	1,188	387.806	1	500	.000	.4208
37- 42	4	1,212	500.396	5	2,146	1,268.804	1.7706
43- 48	1	2,000	.000	4	11,139	7,194.381	5.5695
49- 54	4	10,250	5,042.579	2	1,500	500.000	.1463
55- 60			.000	2	4,600	4,399.664	.0000
61- 66	4	2,402	409.356			.000	.0000
67- 72	1	1,000	.000	2	9,374	5,625.673	9.3740
73- 78			.000	1	6,000	.000	.0000
79- 84	1	2,500	.000	1	5,500	.000	2.2000
91- 96	1	1,000	.000			.000	.0000
97-102	1	500	.000			.000	.0000
103-108			.000	1	1,784	.000	.0000
121-126			.000	1	1,000	.000	.0000
127-132			.000	1	750	.000	.0000
TOTAL	203	8,636	3,932.681	213	2,269	424.496	.2627

08/01/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1981

PAGE 2

ALL COMPANIES
SEVERITY 4,5,6

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG. PD CLAIM
0- 6	24	1,443	490.605	71	37,846	30,099.730	26.2273
7- 12	3	11,890	5,589.146	6	5,365	2,668.323	.4512
13- 18	4	2,840	1,090.781	1	21,735	.000	7.6531
19- 24			.000	2	5,335	4,882.475	.0000
25- 30	2	1,625	624.977			.000	.0000
31- 36			.000	1	5,250	.000	.0000
37- 42	2	6,300	4,799.958	5	4,450	863.824	.7063
43- 48	1	4,400	.000	2	1,168	331.353	.2654
49- 54	1	19,000	.000	1	35,000	.000	1.8421
55- 60	2	6,125	1,374.729	3	9,761	3,784.995	1.5936
61- 66	1	60,000	.000			.000	.0000
67- 72	1	5,000	.000	1	37,500	.000	7.5000
73- 78	1	500	.000			.000	.0000
103-108	1	1,500	.000			.000	.0000
TOTAL	43	4,655	1,509.908	93	31,003	22,978.090	6.6601

08/01/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1981

PAGE 3

ALL COMPANIES
SEVERITY 7,8,9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	38	1,820	947.996	13	3,838	2,071.219	2.1087
7- 12	3	68,335	67,067.050	10	1,431	841.007	.0209
13- 18	2	28,765	28,106.940	5	1,285	1,157.391	.0446
19- 24	2	6,764	5,734.915	5	13,149	5,783.438	1.9439
25- 30	2	252,206	247,788.300	7	10,857	8,215.173	.0430
31- 36	3	950	332.842	4	26,125	5,874.367	27.5000
37- 42	2	21,725	13,710.520	4	63,125	46,073.790	2.9056
43- 48	3	10,583	7,211.103	1	425	.000	.0401
49- 54			.000	3	52,500	26,720.630	.0000
55- 60	4	21,875	4,253.104	1	11,453	.000	.5235
67- 72			.000	1	5,618	.000	.0000
73- 78			.000	1	81,000	.000	.0000
79- 84	1	15,000	.000			.000	.0000
103-108			.000	1	15,000	.000	.0000
121-126	1	400,000	.000			.000	.0000
TOTAL	61	23,445	10,767.910	56	15,006	4,325.184	.6400

TABLE VIII

We have also developed the time studies as in Table VII for business classification to see if significant differences exist in mean loss year to year. These tables can be read exactly as those preceding.

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 1

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	3	5,116	4,941.408	3	1,456	793.029	1.2845
MANUFACTURER	29	1,141	409.233	38	1,790	828.608	1.5687
RETAILER	8	.440	124.081	5	300	89.442	.6818
SERVICER			.000	1	1,235	.000	.0000
SUBCONTRACTOR	4	2,268	555.961			.000	.0000
OTHER	2	760	739.994	1	335	.000	.4407
TOTAL	46	1,360	406.770	48	1,572	659.382	1.1558

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	14	1,226	395.554	21	842	318.080	.6867
MANUFACTURER	159	3,522	1,389.148	263	1,509	163.395	.4284
RETAILER	89	1,444	842.495	70	537	102.928	.3718
SERVICER	4	13,049	12,287.620	8	2,851	1,788.854	.2184
SUBCONTRACTOR	5	1,462	918.364	6	1,773	905.261	1.2127
WHOLESALE	9	503	120.398	9	527	157.794	1.0477
OTHER	5	594	264.385	10	848	352.916	1.4276
TOTAL	285	2,711	837.672	387	1,289	122.059	.4754

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = '1982

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	12	43,128	20,223.610	7	13,160	4,732.582	.3051
MANUFACTURER	252	13,667	3,547.557	178	33,160	12,367.950	2.4262
RETAILER	19	9,293	3,377.091	27	12,265	5,542.413	1.3198
SERVICER	6	104,750	79,642.350	5	25,507	11,573.910	.2435
SUBCONTRACTOR	332	5,164	361.643	5	55,513	44,864.930	10.7500
WHOLESALE	9	8,252	6,488.411	10	4,523	2,370.639	.5481
OTHER	1	25	.000	2	305	194.935	12.2000
TOTAL	631	10,389	1,691.091	234	28,960	.000	2.7875

07/29/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 4

ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	1	61,500	.000			.000	.0000
MANUFACTURER	32	11,535	3,051.225	24	35,534	17,634.990	3.0805
RETAILER			.000	2	25,600	20,000.000	.0000
WHOLESALE	1	108,351	.000			.000	.0000
TOTAL	34	15,852	4,270.543	26	34,724	16,308.820	2.1905

07/29/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1982

PAGE 1

ALL COMPANIES
SEVERITY 0,1,2,3

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	17	7,523	3,344.646	28	458	121.643	.0608
MANUFACTURER	82	1,825	470.201	96	1,529	362.052	.8378
RETAILER	73	2,137	728.899	104	1,308	448.759	.6120
SERVICER	34	1,240	509.010	48	894	153.940	.7209
SUBCONTRACTOR	4	895	349.946	17	1,942	866.140	2.1698
WHOLESALE	3	1,360	1,199.828	12	941	236.431	.6919
OTHER			.000	2	3,500	2,499.980	.0000
TOTAL	213	2,269	424.496	307	1,270	198.238	.5597

07/29/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1982

PAGE 2

ALL COMPANIES
SEVERITY 4,5,6

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	11	47,886	47,578.820	6	2,293	1,561.971	.0478
MANUFACTURER	14	8,290	2,681.412	16	14,143	5,762.705	1.7060
RETAILER	45	1,008	240.414	21	6,732	3,256.430	6.6785
SERVICER	16	132,862	129,605.400	14	4,613	1,633.953	.0347
SUBCONTRACTOR	2	6,331	2,580.680	4	3,562	1,407.052	.5626
WHOLESALE	3	479	323.173	3	755	493.938	1.5762
OTHER	2	27,607	9,892.406			.000	.0000
TOTAL	93	31,003	22,978.090	64	7,227	1,876.137	.2331

07/29/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1982

PAGE 3

ALL COMPANIES
SEVERITY 7,8,9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	1	250	.000	1	6,000	.000	24.0000
MANUFACTURER	24	16,197	4,715.716	14	42,772	24,392.410	2.6407
RETAILER	20	5,340	4,008.617	5	155,279	130,762.000	29.0784
SERVICER	5	5,902	1,708.761	4	4,884	3,481.076	.8275
SUBCONTRACTOR	2	13,226	1,771.951	3	8,494	3,922.520	.6422
WHOLESALE	4	72,158	44,313.710	2	2,200	1,199.828	.0304
TOTAL	56	15,006	4,325.184	29	49,332	25,455.720	3.2874

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 1

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR			.000	3	5,116	4,941.408	.0000
MANUFACTURER	52	1,631	554.694	29	1,141	409.233	.6995
RETAILER	10	295	69.165	8	440	124.081	1.4915
SERVICER	2	475	274.953			.000	.0000
SUBCONTRACTOR			.000	4	2,268	555.961	.0000
WHOLESALE	2	125	24.999			.000	.0000
OTHER			.000	2	760	739.994	.0000
TOTAL	66	1,348	441.438	46	1,360	406.770	1.0089

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	24	1,733	740.536	14	1,226	395.554	.7074
MANUFACTURER	275	1,710	567.176	159	3,522	1,389.148	2.0596
RETAILER	121	1,094	398.856	89	1,444	842.495	1.3199
SERVICER	4	377,485	374,165.700	4	13,049	12,287.620	.0345
SUBCONTRACTOR	1	28	.000	5	1,462	918.364	52.2142
WHOLESALE	12	5,387	4,784.236	9	503	120.398	.0933
OTHER	1	750	.000	5	594	264.385	.7920
TOTAL	438	5,067	3,441.980	285	2,711	837.672	.5350

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	3	20,216	11,357.020	12	43,128	20,223.610	2.1333
MANUFACTURER	174	10,892	2,174.831	252	13,667	3,547.557	1.2547
RETAILER	15	3,728	1,819.322	19	9,293	3,377.091	2.4927
SERVICER	1	500	.000	6	104,750	79,642.350	209.5000
SUBCONTRACTOR	6	6,607	3,812.573	332	5,164	361.643	.7815
WHOLESALE	7	597	246.372	9	8,252	6,488.411	13.8224
OTHER			.000	1	25	.000	.0000
TOTAL	206	9,981	1,860.061	631	10,389	1,691.091	1.0408

08/01/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 4

ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR			.000	1	61,500	.000	.0000
MANUFACTURER	24	37,418	26,888.530	32	11,535	3,051.225	.3082
WHOLESALE	2	1,500	1,000.000	1	108,351	.000	72.2340
TOTAL	26	34,655	24,859.480	34	15,852	4,270.543	.4574

08/01/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1981

PAGE 1

ALL COMPANIES
SEVERITY 0,1,2,3

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	35	30,405	21,142.090	17	7,523	3,344.646	.2474
MANUFACTURER	92	5,903	3,067.569	82	1,825	470.201	.3091
RETAILER	38	1,541	804.544	73	2,137	728.899	1.3867
SERVICER	29	921	161.552	34	1,240	509.010	1.3463
SUBCONTRACTOR	5	8,215	7,696.055	4	895	349.946	.1089
WHOLESALE	4	4,889	3,781.055	3	1,360	1,199.828	.2781
TOTAL	203	8,636	3,932.681	213	2,269	424.496	.2627

08/01/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1981

PAGE 2

ALL COMPANIES
SEVERITY 4,5,6

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	3	6,843	3,469.760	11	47,886	47,578.820	6.9978
MANUFACTURER	16	8,446	3,798.127	14	8,290	2,681.412	.9815
RETAILER	9	1,259	374.165	45	1,008	240.414	.8006
SERVICER	11	1,701	1,024.405	16	132,862	129,605.400	78.1081
SUBCONTRACTOR	3	2,761	1,117.810	2	6,331	2,580.680	2.2930
WHOLESALE	1	6,180	.000	3	479	323.173	.0775
OTHER			.000	2	27,607	9,892.406	.0000
TOTAL	43	4,655	1,509.908	93	31,003	22,978.090	6.6601

08/01/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1981

PAGE 3

ALL COMPANIES
SEVERITY 7,8,9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	10	1,644	1,236.795	1	250	.000	.1520
MANUFACTURER	14	43,723	27,748.870	24	16,197	4,715.716	.3704
RETAILER	20	27,934	24,899.800	20	5,340	4,008.617	.1911
SERVICER	10	21,062	20,149.080	5	5,902	1,708.761	.2802
SUBCONTRACTOR	4	7,147	5,951.326	2	13,226	1,771.951	1.8505
WHOLESALE	2	1,742	1,039.047	4	72,158	44,313.710	41.4225
OTHER	1	230	.000			.000	.0000
TOTAL	61	23,445	10,767.910	56	15,006	4,325.184	.6400

TABLE IX

For insurance companies, an important factor in offering Products Liability coverage is where the losses are. This table shows us, for each year and for all the years of our data, the Insurance Services Office classification code of the product which caused the loss and the number of claims that resulted with the total loss and the average loss.

This data is very useful for establishing rate relativities for Missouri and should be studied carefully. The table is sorted by the category that produced most claims first, which is asbestos related claims.

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 54

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
32501 ASBESTOS GOODS MFG.	72	5724.69	412178.00	3.91
20907 FOOD PRODUCTS MFG. DRY N.O.C. (GRAIN/SALT)	64	814.48	52127.00	0.49
20710 CONFECTIONERY PRODUCTS MFG. (COCOA/VANILLA)	51	416.41	21237.00	0.20
39982 NO EXPOSURE (AIRPORTS TO WASHING MACHINES)	49	2457.14	120400.00	1.14
28905 CHEMICAL MFG NOC ALCOHOL/INK/STARCH/WHITING	32	3177.34	101675.00	0.96
31401 SHOES, BOOTS AND SLIPPERS (MFR.)	29	1541.93	44716.00	0.42
15164 GEN. CONTRACTING - BUILDING CONSTRUCTION NOC	21	694.48	14584.00	0.14
37115 AUTOMOBILE/BUS/TRUCK INNER PARTS MFR N.O.C.	19	2453.37	46614.00	0.44
25104 FURNITURE/FIXTURE MFG. - WOOD - INFANTS	18	180530.72	3249553.00	30.84
20905 FOOD PRODUCT MFG. NON-GLASS CAN/PRESERVE NOC	18	2019.00	36342.00	0.34
50851 FUEL OIL/GASOLINE/KEROSENE DEALER(WHOLESALE)	17	610.59	10380.00	0.10
20510 BAKERY PRODUCTS MFG.	17	583.59	9921.00	0.09
20102 FOOD PRODUCTS MFG. GROUND MEAT (SAUSAGE)	17	558.35	9492.00	0.09
20865 SOFT DRINK MFG. - CARBONATED - IN BOTTLES	16	425.31	6805.00	0.06
59993 RETAIL STORES (NOT FOOD/DRINK) NOC (ART-TOY)	15	2138.33	32075.00	0.30
36303 ELECTRIC APPLIANCE N.O.C. (LAMPS/LIGHTBULB)	15	1913.53	28703.00	0.27
25910 FURNITURE/FIXTURE MFG. NOC CABINET/BILLIARD	15	5704.20	85563.00	0.81
75304 AUTOMOBILE REPAIR OR SERVICE SHOP	14	8055.79	112781.00	1.07
56611 SHOE STORES	14	2224.50	31143.00	0.30
28906 CHEMICALS - HOUSEHOLD USE MFR. N.O.C.	14	560.57	7848.00	0.07
54131 GROCERY (RETAIL) FRUIT/VEGETABLE DEALERS	13	574.00	7462.00	0.07
42211 GRAIN ELEVATOR OPERATIONS - INCL LOCAL MGRS	12	3566.25	42795.00	0.41

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 55

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
37510 BICYCLES - NOT MOTORIZED (MFGR.)	12	2416.08	28993.00	0.28
34904 METAL GOODS MFGR NOC - FORGING/NAIIS/RAZORS	12	11217.50	134610.00	1.28
32904 INSULATING MATERIAL (ROCK WOOL) (MFGR.)	12	3670.83	44050.00	0.42
35992 VENDING MACHINE MFG (ELECTROTYPERS/PRINTERS)	11	38062.36	418686.00	3.97
39493 PLAYGROUND OR EXERCISE EQUIPMENT (MFGR.)	10	1376.50	13765.00	0.13
32908 ABRASIVES NON-METALLIC MINERAL (PAPER/CLOTH)	10	1200.00	12000.00	0.11
20866 SOFT DRINK MFG. - CARBONATED - IN CANS	10	1171.50	11715.00	0.11
50491 WHOLESALE STORES - FOOD OR DRINK - N.O.C.	9	12337.78	111040.00	1.05
35806 FOOD PROCESSING OR PACKING EQUIPMENT (MFGR.)	9	3466.89	31202.00	0.30
29904 FIRE STARTERS OR LIQUID FUEL - (MFGR.)	9	10438.00	93942.00	0.89
73911 COMPLETED OPERATIONS - N.O.C.	8	6632.50	53060.00	0.50
58259 RESTAURANT (WITH ALCOHOL < 75) (NO DANCE)	8	572.75	4582.00	0.04
52411 MACHINERY OR EQUIPMENT DEALERS	8	1768.25	14146.00	0.13
20201 DAIRY PRODUCTS	8	271.63	2173.00	0.02
17625 ROOFING - ALL KINDS - INCL. YARD EMPLOYERS	8	1122.13	8977.00	0.09
17111 PLUMBING - GAS/STEAM/HOTWATER PIPE FIT NOC	8	637.88	5103.00	0.05
36901 BATTERIES - STORAGE - (MFGR.)	7	422.71	2959.00	0.03
28512 PAINT, VARNISH, SHELLAC, OR LACQUER (MFGR.)	7	4146.57	29026.00	0.28
20403 FEED MFG. - FEEDS FOR LIVESTOCK	7	4447.57	31133.00	0.30
39997 CANDLES - (MFGR.)	6	136.17	817.00	0.01
37105 AUTOMOBILE/BUS/TRUCK ACCESSORY NOT OPER PART	6	32203.67	193222.00	1.83
29522 ROOFING SUPPLY MFG - PAPER/FELT/SLATE/ETC.	6	70291.67	421750.00	4.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 56

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
20306 FOOD PRODUCTS MFG. FROZEN FOOD	6	378.50	2271.00	0.02
17535 CARPENTRY - (PVT RES./INTERIOR/SHOP/ETC.)	6	1521.00	9126.00	0.09
17112 PLUMBING - DOMESTIC HOUSE/SHOP/RETAIL ETC.	6	454.17	2725.00	0.03
59851 GAS DEALERS (LIQUID PETROLEUM GAS) (RETAIL)	5	2141.20	10706.00	0.10
59842 FUEL OIL/GAS/KEROSENE DEALERS (RETAIL)	5	1487.20	7436.00	0.07
58263 RESTAURANT (SELF-SERVICE CAFETERIA/DRIVE-IN)	5	645.00	3225.00	0.03
58161 TAVERNS	5	122.00	610.00	0.01
54211 MEAT FISH SEAFOOD OR POULTRY (RETAIL)	5	949.20	4746.00	0.05
39413 TOYS/GAMES MFG. INCL. DOLLS & CHILD VEHICLES	5	1409.60	7048.00	0.07
32212 BEVERAGE UNDER PRESSURE BOTTLES (MFR.) NOC	5	1961.80	9809.00	0.09
28105 CHEMICAL (MFR) NOC ROSIN/RESIN/CALCIUM CARB	5	7478.60	37393.00	0.35
20105 FOOD PRODUCTS MFG. GROUND MEAT IN CONTAINERS	5	412.80	2064.00	0.02
17941 WATERPROOFING - (BRUSH/PRESSURE/BY-TROWEL)	5	3457.00	17285.00	0.16
76411 FURNITURE UPHOLSTERING	4	10537.50	42150.00	0.40
59501 SPORTING GOODS/ATHLETIC EQUIP (RETAIL) NOC	4	128687.25	514749.00	4.88
54991 RETAIL STORES (FOOD/DRINK) (INCL. PUSHCARTS)	4	212.50	850.00	0.01
52111 BUILDING MATERIAL DEALER (NO SECONDHAND)	4	193937.50	775750.00	7.36
37101 AUTOMOBILE MFG. OR ASSEMBLING	4	9478.00	37912.00	0.36
36202 ELECTRICAL EQUIPMENT (TELEPHONE/ETC.) N.O.C.	4	1585.25	6341.00	0.06
35510 MACHINERY OR EQUIPMENT - FARM TYPE	4	908.75	3635.00	0.03
35302 CONSTRUCTION, MINING & MATER HANDLING EQUIP	4	14275.00	57100.00	0.54
32603 GLASS/GLASSWARE MFG. (CERAMIC/CHINA/MIRROR)	4	3150.00	12600.00	0.12

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 57

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
28702 CHEMICAL MFR - AGRICULTURE - PESTICIDES	4	873.50	3494.00	0.03
28301 DRUGS/MEDICINE/PHAR. MFG INGRED. ANIMAL USE	4	35830.50	143322.00	1.36
24992 WOOD PRODUCTS (MFR.) NOC (BARREL/BLINDS)	4	9449.00	37796.00	0.36
23801 MEN/WOMEN 14+ YR CLOTHING/WEAR APPAREL MFR.	4	26429.25	105717.00	1.00
17122 AIR COND EQUIP/HEATER/STOVE/ETC ELECTRIC	4	286.75	1147.00	0.01
15161 INSULATION WORK - INSTALL ACOUSTICAL ETC.	4	4336.25	17345.00	0.16
59351 AUTOMOBILE ACCESSORY STORE (RETAIL) (TIRES)	3	58886.33	176659.00	1.68
58261 RESTAURANT (WITH ALCOHOL > 75) (NO DANCE)	3	766.67	2300.00	0.02
58257 RESTAURANT (NO ALCOHOL) (DANCE FLOOR)	3	598.67	1796.00	0.02
50991 WHOLESALE STORES (NOT FOOD/DRINK) N.O.C.	3	3503.67	10511.00	0.10
50441 BEVERAGE DISTRIBUTING (NON-ALCOHOLIC)	3	8463.00	25389.00	0.24
50421 MEAT/FISH/SEAFOOD/POULTRY (WHOLESALE)	3	532.67	1598.00	0.02
38403 MEDICAL DENTAL HOSPITAL EXPENDABLE GOODS MFG	3	3500.00	10500.00	0.10
36902 BATTERIES - DRY - (MFR.)	3	252.00	756.00	0.01
35500 INDUSTRIAL MACHINERY/EQUIPMENT N.O.C.	3	79083.33	237250.00	2.25
35220 FARM MACHINERY OR EQUIPMENT MFG.	3	39266.00	117798.00	1.12
34811 CABLE OR WIRE ROPE MFG. (IRON OR STEEL)	3	11500.00	34500.00	0.33
34304 AIR CONDITIONING/HEATING - GAS/LIQUID MFG.	3	123674.33	371023.00	3.52
30111 AUTOMOBILE/BUS/TRUCK TIRES (MFR.)	3	596.00	1788.00	0.02
25102 MATTRESS MFG. - BED/BOX SPRING/PILLOW/ETC.	3	8552.33	25657.00	0.24
22700 CARPET OR RUG MFG.	3	2599.67	7799.00	0.07
20101 FOOD PRODUCTS MFG. PACKING HOUSE (MEAT/POULT	3	477.00	1431.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 58

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
17901 MACHINE INSTALLATION NOC (ELECTRICAL/FARM)	3	1261.33	3784.00	0.04
17621 SHEET METAL WORK - CEILING/WALL/IN/OUT NOC	3	5181.33	15544.00	0.15
17315 ELECTRICAL WIRING IN BLDG.- INSTALL/FIX APPL	3	798.33	2395.00	0.02
17311 ELECTRICAL HSHLD APPL - TV/RADIO INSTALL/FIX	3	1454.67	4364.00	0.04
16265 OIL/GAS PIPELINE CONSTRUCTION INC. PILE DRV.	3	10833.33	32500.00	0.31
15131 CEMENT/CONCRETE/GRANOLITHIC CONSTRUCTION	3	4907.33	14722.00	0.14
07290 FERTILIZER - LIQUID - APPLICATION	3	581.33	1744.00	0.02
57221 HOUSEHOLD APPLIANCE STORES (RETAIL)	2	327.00	654.00	0.01
52214 HARDWARE (RETAIL)	2	261.00	522.00	0.00
50973 SEED MERCHANT (INCL MISDELIVER/GERM FAILURE)	2	3200.00	6400.00	0.06
50621 AIR CONDITION/HEATERS (DEALER/CONTRACTOR)NOC	2	8250.00	16500.00	0.16
50611 AIR CONDITION/HEATERS (DEALER/CONTRACTOR)	2	499.00	998.00	0.01
39996 PIPES OR TUBES MFG. (METAL)	2	20242.00	40484.00	0.38
39991 SWIMMING POOLS OR ACCESSORIES MFG.	2	3500.00	7000.00	0.07
39983 HAIR GOODS MFG. (WIGS OR HAIR PIECES)	2	387.50	775.00	0.01
39960 FLOOR COVERING (NOT CARPET) MFG. LINOLEUM	2	1538.00	3076.00	0.03
38405 COSMETICS - (MFG.)	2	265.00	530.00	0.01
38310 OPTICAL GOODS (MFG.) NOC (EYEGLOSS/LENSES)	2	2542.50	5085.00	0.05
37324 BOATS (MFG.) N.O.C.	2	15750.00	31500.00	0.30
36906 POWER EQUIPMENT HOUSEHOLD (OUTDOOR/WORKSHOP)	2	3125.00	6250.00	0.06
36904 AIR CONDITIONER/HEATER - ELECTRIC MANUFACT	2	44575.00	89150.00	0.85
35807 PUMPS OR COMPRESSOR MFG. NON-PROFESSIONAL	2	2087.50	4175.00	0.04

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 59

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
35803 AIR CONDITION/HEATER EQUIPMENT MFG N.O.C.	2	2864.50	5729.00	0.05
35402 METAL WORKING MACHINERY AND EQUIPMENT MFG	2	108750.00	217500.00	2.06
34306 PLUMBING SUPPLIES FIXTURES	2	1615.00	3230.00	0.03
34203 TOOLS - HAND TYPE - NOT POWERED (MFGR.)	2	2805.50	5611.00	0.05
32702 CEMENT, CONCRETE OR PLASTER (PACKAGED) MFGR.	2	2585.00	5170.00	0.05
32290 FIBER GLASS - (MFGR.)	2	39029.00	78058.00	0.74
32213 BOTTLES AND JARS (MFGR.) N.O.C.	2	507.50	1015.00	0.01
30792 PLASTIC/NON-VULCANIZABLE ELASTOMER N.O.C.	2	600.00	1200.00	0.01
29112 OIL/GASOLINE/KEROSENE - REFINING - PETROLEUM	2	3631.50	7263.00	0.07
29111 ASPHALT OR TAR DISTILLING/REFINING/WORKS	2	600.00	1200.00	0.01
28703 CHEMICAL MFG. AGRICULTURE - HERBICIDES	2	6520.50	13041.00	0.12
28402 SOAP OR SYNTHETIC DETERGENT MFG. N. O. C.	2	1225.50	2451.00	0.02
28400 SOAP FLAKE/POWDER/CAKE/LIQUID NOT DETERGENT	2	550.00	1100.00	0.01
28302 DRUGS/MEDICINE/PHAR. MFG INGRED. N.O.C.	2	126750.00	253500.00	2.41
20103 FOOD PRODUCTS MFG. MEAT/POULTRY IN CONTAINER	2	67.50	135.00	0.00
17785 WELDING OR CUTTING	2	4164.00	8328.00	0.08
17171 AIR COND EQUIP/HEATER/STOVE/ETC N.O.C.	2	37.50	75.00	0.00
17131 AIR COND EQUIP/HEATER/STOVE/ETC GAS/OIL/OTHR	2	613.50	1227.00	0.01
16245 LINE CONSTRUCT (ELEC. LIGHT/POWER/TELEPHONE)	2	750.00	1500.00	0.01
14002 MINING (QUARRY, ORE MILLING -GYP/LIME/ZINC)	2	2250.00	4500.00	0.04
89981 NO EXPOSURE MANUFACTURER'S REP (RETAIL)	1	40.00	40.00	0.00
75301 AUTOMOBILE/BUS/TRUCK TIRES RETREAD MFGR.	1	7000.00	7000.00	0.07

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 60

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
73913 PACKAGING FOR DOMESTIC & OVERSEA SHIPMENT	1	830.00	830.00	0.01
58262 RESTAURANT (WITH ALCOHOL > 75) (DANCE FLOOR)	1	70.00	70.00	0.00
58258 RESTAURANT (NO ALCOHOL) (NO DANCE FLOOR)	1	100.00	100.00	0.00
58101 CATERERS	1	71.00	71.00	0.00
57121 FURNITURE STORES (RETAIL) (CARPET/RUG/ETC.)	1	898.00	898.00	0.01
54911	1	36.00	36.00	0.00
54521 ICE CREAM STORES (CONSUMPTION ON PREMISES)	1	200.00	200.00	0.00
53412 VENDING MACHINES (CONFECTION/FOOD/BEVERAGE)	1	66.00	66.00	0.00
52511 CONTRACTOR EQUIP DISTRIBUTOR (NO SCAFFOLDS)	1	2250.00	2250.00	0.02
52212 AIR CONDITION/HEATER - ELECTRIC (DEALER)	1	312.00	312.00	0.00
52211 AIR CONDITION/HEATER - COAL/WOOD (DEALER)	1	45000.00	45000.00	0.43
50971 SEED MERCHANT (EXCL MISDELIVER/GERM FAILURE)	1	13500.00	13500.00	0.13
50631 HOUSEHOLD APPLIANCE STORES (WHOLESALE)	1	75.00	75.00	0.00
50493 GROCERY (WHOLESALE) FRUIT/VEGETABLE DEALER	1	500.00	500.00	0.00
50401 MILK DEPOTS OR DEALERS	1	1500.00	1500.00	0.01
50121 AUTOMOBILE ACCESSORIES STORES (WHOLESALE)	1	5000.00	5000.00	0.05
39994 MATCHES (MFR.)	1	500.00	500.00	0.00
39932 FLUORESCENT OR NEON SIGNS MFG. N.O.C.	1	1500.00	1500.00	0.01
39496 SPORTING GOODS OR ATHLETIC EQUIP (GOLF/ETC.)	1	40000.00	40000.00	0.38
39415	1	93.00	93.00	0.00
38404 MEDICAL DENTAL DIAGNOSTIC/TREATMENT MACHINES	1	3421.00	3421.00	0.03
38110 INSTRUMENTS - (MFR.) - N.O.C.	1	1200.00	1200.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY
YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 61

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
37114 TRUCK BODIES (MFGR.)	1	6000.00	6000.00	0.06
37106 TRAILERS NOT SELF-POWERED N.O.C.	1	5566.00	5566.00	0.05
36703 ELECTRONIC COMPONENTS MFG.	1	105.00	105.00	0.00
36702 ELECTRICAL PART/ACCESSORY NOC (RADIO TUBES)	1	227.00	227.00	0.00
36600 ALARMS - BURGLAR (MFG.)	1	3000.00	3000.00	0.03
36402 ELECTRICAL EQUIPMENT - APPLY TO BODY - NOC	1	3500.00	3500.00	0.03
36302 REFRIGERATORS OR FREEZERS - HOUSEHOLD TYPE	1	1000.00	1000.00	0.01
36102 ELECTRIC POWER (GENERATING) MACHINE EQUIP	1	1000.00	1000.00	0.01
35805 GASOLINE PUMPS RETAIL (INCL. TANK LOAN/RENT)	1	298.00	298.00	0.00
35802 AIR CONDITION EQUIPMENT MFG. RETAILER	1	17.00	17.00	0.00
35700 OFFICE MACHINES MFG. (ADD/DICTATE/TYPEWRITE)	1	1000.00	1000.00	0.01
35603 BALL OR ROLLER BEARINGS (MFGR.)	1	4000.00	4000.00	0.04
35520 MACHINERY/EQUIPMENT - MOBILE CONSTRUCTION	1	112500.00	112500.00	1.07
35401 TOOLS - DIES/DRILLS/JIGS/REAMERS/TAPS MFGR.	1	5000.00	5000.00	0.05
35301 ELEVATORS - (MFGR.)	1	52553.00	52553.00	0.50
34404 LADDERS - METAL (CHAIR/STEP/STOOL/ETC. NOC)	1	3500.00	3500.00	0.03
34403 TANK BUILDING (METAL SHOP) PRESSURIZED	1	50000.00	50000.00	0.47
34402 TANK BUILDING (METAL SHOP) NOT PRESSURIZED	1	8089.00	8089.00	0.08
34401 DOORS AND WINDOWS (METAL) INCL. SASH/FRAME	1	6000.00	6000.00	0.06
34305 AIR CONDITIONING/HEATING - GAS/LIQUID RETAIL	1	117.00	117.00	0.00
34302 AIR CONDITIONING/HEATING - COAL/WOOD MFG.	1	3250.00	3250.00	0.03
34202 TOOLS - HAND TYPE - POWERED (MFGR.)	1	32500.00	32500.00	0.31

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 62

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
34111 CANS - METAL - PRESSURIZED (MFGR.) AEROSOL	1	2000.00	2000.00	0.02
34110 CANS - METAL - NOT PRESSURIZED (MFGR.)	1	2000.00	2000.00	0.02
33503 WIRE OR CABLE INSULATE/COVER (MFGR) N.O.C.	1	5500.00	5500.00	0.05
33101 IRON/STEEL MFG SHOP (ORNAMENT BRASS/BRONZE)	1	11000.00	11000.00	0.10
32410 CEMENT OR PLASTER - BULK - (MFGR.)	1	1500.00	1500.00	0.01
31990 LEATHER GOODS (NOT APPAREL) CHAMOIS/SADDLE	1	10000.00	10000.00	0.09
30693 PLASTIC/RUBBER/SPONGE HOUSEHOLD GOOD MFG NOC	1	65.00	65.00	0.00
28903 COTTONSEED OIL MFG MECHANICAL/SOLVENT EXTRAC	1	4510.00	4510.00	0.04
28701 FERTILIZER - (MFGR.)	1	6399.00	6399.00	0.06
28108 GAS TANK CARS MFG. NOC OXYGEN/HYDROGEN/ETC.	1	1200.00	1200.00	0.01
28107 GAS CYL MFG. N.O.C. OXYGEN/HYDROGEN/ACETYLEN	1	1500.00	1500.00	0.01
26210 PAPER MFG. BOOKBIND/CARBON/DRESS-PATTERN/ETC	1	600.00	600.00	0.01
25220 FIREPROOFING EQUIPMENT (MFGR.)	1	2500.00	2500.00	0.02
24304 VENEER PRODUCTS (PLYWOOD/SHOE FINDING/STOCK)	1	750.00	750.00	0.01
24301 DOORS AND WINDOWS (WOOD) SASH/FRAME (MFGR.)	1	2500.00	2500.00	0.02
20861 FRUIT OR VEGETABLE JUICE MFG. - NO BOTTLING	1	6.00	6.00	0.00
20822 BEER/ALE/MALT LIQUOR - IN CANS (BREWER)	1	1200.00	1200.00	0.01
20821 BEER/ALE/MALT LIQUOR - IN BOTTLES (BREWER)	1	1600.00	1600.00	0.02
20305 FISH/SEAFOOD (CANNERIES/CURRING/OYSTERMEN)	1	1800.00	1800.00	0.02
19612 AMMUNITION - HANDGUN/RIFLE/SHOTGUN (MFGR.)	1	72356.00	72356.00	0.69
19510 FIREARMS - HANDGUNS/RIFLES/SHOTGUNS - (MFGR.)	1	2750.00	2750.00	0.03
17983 FIREPROOFING - STRUCTURES	1	3400.00	3400.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 63

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
17885 BUILDING OR STRUCTURE RAISE/MOVE/UNDERPIN	1	6700.00	6700.00	0.06
17751 DRILLING - WATER	1	3000.00	3000.00	0.03
17165 FIRE PROTECTION SYSTEMS INSTALL/REPAIR	1	6000.00	6000.00	0.06
17151 AIR CONDITIONING EQUIPMENT	1	1000.00	1000.00	0.01
16285 CONDUIT CONSTRUCTION FOR CABLE OR WIRES	1	909.00	909.00	0.01
16225 SEWER MAINS AND CLEANING	1	5500.00	5500.00	0.05
16141 DRIVEWAY/PARKING AREA/SIDEWALK CONSTRUCTION	1	3000.00	3000.00	0.03
07106 FRUIT OR VEGETABLE - FRESH - PICK OR PACK	1	207.00	207.00	0.00
04011	1	125.00	125.00	0.00
TOTAL	1087	9694.02	10537398.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 42

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
33101 IRON/STEEL MFG SHOP (ORNAMENT BRASS/BRONZE)	333	5040.72	1678559.00	13.82
15164 GEN. CONTRACTING - BUILDING CONSTRUCTION NOC	110	974.85	107234.00	0.88
32501 ASBESTOS GOODS MFG.	92	6291.93	578858.00	4.77
20907 FOOD PRODUCTS MFG. DRY N.O.C. (GRAIN/SALT)	39	1266.15	49380.00	0.41
39982 NO EXPOSURE (AIRPORTS TO WASHING MACHINES)	38	8165.34	310283.00	2.55
28905 CHEMICAL MFG NOC ALCOHOL/INK/STARCH/WHITING	34	387.97	13191.00	0.11
34904 METAL GOODS MFG NOC - FORGING/NAIIS/RAZORS	32	9837.50	314800.00	2.59
50441 BEVERAGE DISTRIBUTING (NON-ALCOHOLIC)	31	359.90	11157.00	0.09
20102 FOOD PRODUCTS MFG. GROUND MEAT (SAUSAGE)	26	1966.62	51132.00	0.42
54991 RETAIL STORES (FOOD/DRINK) (INCL PUSHCARTS)	25	414.28	10357.00	0.09
17901 MACHINE INSTALLATION NOC (ELECTRICAL/FARM)	25	1996.08	49902.00	0.41
31401 SHOES, BOOTS AND SLIPPERS (MFG.)	21	10158.33	213325.00	1.76
58259 RESTAURANT (WITH ALCOHOL < 75) (NO DANCE)	18	837.39	15073.00	0.12
52411 MACHINERY OR EQUIPMENT DEALERS	16	1624.75	25996.00	0.21
50851 FUEL OIL/GASOLINE/KEROSENE DEALER(WHOLESALE)	16	36725.81	587613.00	4.84
59993 RETAIL STORES (NOT FOOD/DRINK) NOC (ART-TOY)	15	3951.13	59267.00	0.49
20306 FOOD PRODUCTS MFG. FROZEN FOOD	15	344.53	5168.00	0.04
50491 WHOLESALE STORES - FOOD OR DRINK - N.O.C.	14	54765.07	766711.00	6.31
36202 ELECTRICAL EQUIPMENT (TELEPHONE/ETC.) N.O.C.	14	80805.71	1131280.00	9.31
20710 CONFECTIONERY PRODUCTS MFG. (COCOA/VANILLA)	14	1140.29	15964.00	0.13
75304 AUTOMOBILE REPAIR OR SERVICE SHOP	12	17214.92	206579.00	1.70
73911 COMPLETED OPERATIONS - N.O.C.	12	197146.50	2365758.00	19.48

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY
YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 47

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
59994 PET STORES	1	20.00	20.00	0.00
58260 RESTAURANT (WITH ALCOHOL < 75) (DANCE FLOOR)	1	265.00	265.00	0.00
58101 CATERERS	1	50.00	50.00	0.00
53411 NEWSPAPER RACKS (VENDING MACHINES N.O.C.)	1	50000.00	50000.00	0.41
52214 HARDWARE (RETAIL)	1	2000.00	2000.00	0.02
50993 TOBACCO (WHOLESALE)	1	39.00	39.00	0.00
50881 LIQUORS AND WINES (WHOLESALE)	1	200.00	200.00	0.00
50421 MEAT/FISH/SEAFOOD/POULTRY (WHOLESALE)	1	36.00	36.00	0.00
39997 CANDLES - (MFGR.)	1	483.00	483.00	0.00
39994 MATCHES (MFGR.)	1	180.00	180.00	0.00
39991 SWIMMING POOLS OR ACCESSORIES MFG.	1	19366.00	19366.00	0.16
39960 FLOOR COVERING (NOT CARPET) MFGR. LINOLEUM	1	998.00	998.00	0.01
39413 TOYS/GAMES MFG. INCL. DOLLS & CHILD VEHICLES -	1	5000.00	5000.00	0.04
38403 MEDICAL DENTAL HOSPITAL EXPENDABLE GOODS MFG	1	5000.00	5000.00	0.04
37114 TRUCK BODIES (MFGR.)	1	2707.00	2707.00	0.02
37105 AUTOMOBILE/BUS/TRUCK ACCESSORY NOT OPER PART	1	17400.00	17400.00	0.14
37102 AUTOMOBILE BODIES - EXCLUDING TRAILERS MFGR	1	7000.00	7000.00	0.06
36902 BATTERIES - DRY - (MFGR.)	1	189.00	189.00	0.00
36600 ALARMS - BURGLAR (MFG.)	1	49907.00	49907.00	0.41
36512 TELEVISION SETS - HOUSEHOLD TYPE (MFGR.)	1	9000.00	9000.00	0.07
36510 COMMUNICATION SYSTEM (HOUSEHOLD) (RADIO/ETC)	1	100.00	100.00	0.00
36402 ELECTRICAL EQUIPMENT - APPLY TO BODY - NOC	1	3616.00	3616.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 48

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
36302 REFRIGERATORS OR FREEZERS - HOUSEHOLD TYPE	1	1415.00	1415.00	0.01
35805 GASOLINE PUMPS RETAIL (INCL. TANK LOAN/RENT)	1	1250.00	1250.00	0.01
35803 AIR CONDITION/HEATER EQUIPMENT MFG N.O.C.	1	5000.00	5000.00	0.04
35801 AIR CONDITION EQUIPMENT MANUFACTURER	1	425.00	425.00	0.00
35402 METAL WORKING MACHINERY AND EQUIPMENT MFG	1	750.00	750.00	0.01
35301 ELEVATORS - (MFR.)	1	75000.00	75000.00	0.62
34610 METAL GOODS - STAMPING - NOT SIGNS - N.O.C.	1	2000.00	2000.00	0.02
34305 AIR CONDITIONING/HEATING - GAS/LIQUID RETAIL	1	125000.00	125000.00	1.03
34303 AIR CONDITIONING/HEATING - COAL/WOOD RETAIL	1	400.00	400.00	0.00
32704 CONCRETE - MIXED IN TRANSIT. (MFR.)	1	21735.00	21735.00	0.18
32213 BOTTLES AND JARS (MFR.) N.O.C.	1	68.00	68.00	0.00
32211 BEVERAGE UNDER PRESSURE BOTTLES - NON-RETURN	1	100.00	100.00	0.00
30111 AUTOMOBILE/BUS/TRUCK TIRES (MFR.)	1	266.00	266.00	0.00
28901 ADHESIVES AND ADHESIVE TAPE MFR.	1	2500.00	2500.00	0.02
28701 FERTILIZER - (MFR.)	1	81000.00	81000.00	0.67
28402 SOAP OR SYNTHETIC DETERGENT MFG. N. O. C.	1	179.00	179.00	0.00
28400 SOAP FLAKE/POWDER/CAKE/LIQUID NOT DETERGENT	1	75.00	75.00	0.00
28102 GAS DRUM MFG. OXYGEN/HYDROGEN/ACETYLENE NOC	1	961.00	961.00	0.01
24211 WOOD/LUMBER SAW MILL/MILL YARD PRESERVING	1	50000.00	50000.00	0.41
22802 FIBER MFG. BURLAP/WEAVING/TEXTILE/WOOL/YARN	1	600.00	600.00	0.00
20908 BABY FOOD - IN GLASS CONTAINERS	1	300.00	300.00	0.00
20866 SOFT DRINK MFG. - CARBONATED - IN CANS	1	10000.00	10000.00	0.08

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 49

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
19510 FIREARMS - HANDGUNS/RIFLES/SHOTGUNS -(MFR.)	1	749.00	749.00	0.01
19110 FIREARMS - MFR. - N.O.C.	1	4000.00	4000.00	0.03
17982 FENCE ERECTION - METAL	1	20.00	20.00	0.00
17535 CARPENTRY - (PVT RES./INTERIOR/SHOP/ETC.)	1	5000.00	5000.00	0.04
17425 SMOKESTACK/CHIMNEY-CONSTRUCTION/MASONRY WORK	1	2035.00	2035.00	0.02
17235 PAINTING - PAPER-HANGING/SIGN/LETTERING	1	500.00	500.00	0.00
17115 WATER SOFTENING EQUIPMENT - SERVICE/INSTALL	1	875.00	875.00	0.01
16285 CONDUIT CONSTRUCTION FOR CABLE OR WIRES	1	68.00	68.00	0.00
16223 WATER/STEAM MAINS OR CONNECTIONS CONSTRUCT	1	51697.00	51697.00	0.43
16221 GAS MAINS/CONNECTIONS CONSTRUCTION	1	8912.00	8912.00	0.07
15163 GEN. CONTRACTING - FAMILY BLDG. CONSTRUCTION	1	3748.00	3748.00	0.03
15161 INSULATION WORK - INSTALL ACOUSTICAL ETC.	1	1500.00	1500.00	0.01
12002 SURFACE MINING (COAL BILLET/BRIQUETTE MFG.)	1	11453.00	11453.00	0.09
TOTAL	1349	9004.29	12146782.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 30

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
20907 FOOD PRODUCTS MFG. DRY N.O.C. (GRAIN/SALT)	213	585.23	124655.00	1.44
32501 ASBESTOS GOODS MFG.	90	14388.48	1294963.00	14.97
20102 FOOD PRODUCTS MFG. GROUND MEAT (SAUSAGE)	38	578.95	22000.00	0.25
39982 NO EXPOSURE (AIRPORTS TO WASHING MACHINES)	31	937.00	29047.00	0.34
20905 FOOD PRODUCT MFG. NON-GLASS CAN/PRESERVE NOC	31	400.94	12429.00	0.14
20865 SOFT DRINK MFG. - CARBONATED - IN BOTTLES	25	420.12	10503.00	0.12
20710 CONFECTIONERY PRODUCTS MFG. (COCOA/VANILLA)	24	802.63	19263.00	0.22
20403 FEED MFG. - FEEDS FOR LIVESTOCK	24	41099.54	986389.00	11.40
15164 GEN. CONTRACTING - BUILDING CONSTRUCTION NOC	22	782.68	17219.00	0.20
58259 RESTAURANT (WITH ALCOHOL < 75) (NO DANCE)	21	1691.29	35517.00	0.41
38402 MEDICAL DENTAL ORTHOPEDIC PROSTHETIC EQUIP	20	15671.30	313426.00	3.62
35806 FOOD PROCESSING OR PACKING EQUIPMENT (MFR.)	16	5399.63	86394.00	1.00
75304 AUTOMOBILE REPAIR OR SERVICE SHOP	15	994.13	14912.00	0.17
36303 ELECTRIC APPLIANCE N.O.C. (LAMPS/LIGHTBULB)	15	24196.47	362947.00	4.20
20510 BAKERY PRODUCTS MFG.	12	486.33	5836.00	0.07
34904 METAL GOODS MFR NOC - FORGING/NAIIS/RAZORS	11	10861.27	119474.00	1.38
37115 AUTOMOBILE/BUS/TRUCK INNER PARTS MFR N.O.C.	10	225.40	2254.00	0.03
35992 VENDING MACHINE MFG (ELECTROTYPERS/PRINTERS)	10	17195.60	171956.00	1.99
31401 SHOES, BOOTS AND SLIPPERS (MFR.)	10	1404.50	14045.00	0.16
17901 MACHINE INSTALLATION NOC (ELECTRICAL/FARM)	10	940.80	9408.00	0.11
54991 RETAIL STORES (FOOD/DRINK) (INCL PUSHCARTS)	9	368.22	3314.00	0.04
28906 CHEMICALS - HOUSEHOLD USE MFR. N.O.C.	9	208.00	1872.00	0.02

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 31

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
28512 PAINT, VARNISH, SHELLAC, OR LACQUER (MFR.)	9	9782.67	88044.00	1.02
57221 HOUSEHOLD APPLIANCE STORES (RETAIL)	8	3384.13	27073.00	0.31
50851 FUEL OIL/GASOLINE/KEROSENE DEALER(WHOLESALE)	8	13829.88	110639.00	1.28
28905 CHEMICAL MFG NOC ALCOHOL/INK/STARCH/WHITING	8	2639.25	21114.00	0.24
73911 COMPLETED OPERATIONS - N.O.C.	7	1527.57	10693.00	0.12
54211 MEAT FISH SEAFOOD OR POULTRY (RETAIL)	7	669.86	4689.00	0.05
52411 MACHINERY OR EQUIPMENT DEALERS	7	178.86	1252.00	0.01
20305 FISH/SEAFOOD (CANNERIES/CURRING/OYSTERMEN)	7	908.86	6362.00	0.07
59842 FUEL OIL/GAS/KEROSENE DEALERS (RETAIL)	6	1360.67	8164.00	0.09
32904 INSULATING MATERIAL (ROCK WOOL) (MFR.)	6	18662.50	111975.00	1.29
20306 FOOD PRODUCTS MFG. FROZEN FOOD	6	598.83	3593.00	0.04
17625 ROOFING - ALL KINDS - INCL. YARD EMPLOYERS	6	2267.67	13606.00	0.16
58161 TAVERNS	5	171.60	858.00	0.01
50421 MEAT/FISH/SEAFOOD/POULTRY (WHOLESALE)	5	579.40	2897.00	0.03
37510 BICYCLES - NOT MOTORIZED (MFR.)	5	11522.20	57611.00	0.67
37101 AUTOMOBILE MFG. OR ASSEMBLING	5	4573.60	22868.00	0.26
24992 WOOD PRODUCTS (MFR.) NOC (BARREL/BLINDS)	5	38746.60	193733.00	2.24
23801 MEN/WOMEN 14+ YR CLOTHING/WEAR APPAREL MFR.	5	3300.20	16501.00	0.19
20201 DAIRY PRODUCTS	5	669.00	3345.00	0.04
20101 FOOD PRODUCTS MFG. PACKING HOUSE (MEAT/POULT)	5	289.40	1447.00	0.02
59851 GAS DEALERS (LIQUID PETROLEUM GAS) (RETAIL)	4	9125.00	36500.00	0.42
59351 AUTOMOBILE ACCESSORY STORE (RETAIL) (TIRES)	4	209.25	837.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 32

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
54131 GROCERY (RETAIL) FRUIT/VEGETABLE DEALERS	4	1089.50	4358.00	0.05
50491 WHOLESALE STORES - FOOD OR DRINK - N.O.C.	4	7526.75	30107.00	0.35
38405 COSMETICS - (MFR.)	4	10088.25	40353.00	0.47
29522 ROOFING SUPPLY MFG - PAPER/FELT/SLATE/ETC.	4	52795.75	211183.00	2.44
20861 FRUIT OR VEGETABLE JUICE MFG. - NO BOTTLING	4	23555.75	94223.00	1.09
20307 FOOD PRODUCTS MFG. N.O.C. IN GLASS	4	105.75	423.00	0.00
20103 FOOD PRODUCTS MFG. MEAT/POULTRY IN CONTAINER	4	231.75	927.00	0.01
17621 SHEET METAL WORK - CEILING/WALL-IN/OUT-NOC	4	3241.50	12966.00	0.15
17315 ELECTRICAL WIRING IN BLDG.- INSTALL/FIX APPL	4	380.50	1522.00	0.02
17132 GAS APPLIANCE/EQUIP HOUSEHOLD-TYPE SERVICE	4	1418.00	5672.00	0.07
17112 PLUMBING - DOMESTIC HOUSE/SHOP/RETAIL ETC.	4	685.00	2740.00	0.03
17111 PLUMBING - GAS/STEAM/HOTWATER PIPE FIT NOC	4	1345.00	5380.00	0.06
57121 FURNITURE STORES (RETAIL) (CARPET/RUG/ETC.)	3	5608.67	16826.00	0.19
53412 VENDING MACHINES (CONFECTION/FOOD/BEVERAGE)	3	409.67	1229.00	0.01
52111 BUILDING MATERIAL DEALER (NO SECONDHAND)	3	173105.33	519316.00	6.00
50121 AUTOMOBILE ACCESSORIES STORES (WHOLESALE)	3	330.33	991.00	0.01
39993 TEXTILE PRODUCTS MFG. (FABRICATED) N.O.C.	3	343.33	1030.00	0.01
38403 MEDICAL DENTAL HOSPITAL EXPENDABLE GOODS MFG	3	5933.33	17800.00	0.21
37990 TRAILERS/MOBILE HOME NOT SELF-POWERED N.O.C.	3	3471.33	10414.00	0.12
37105 AUTOMOBILE/BUS/TRUCK ACCESSORY NOT OPER PART	3	3802.67	11408.00	0.13
36302 REFRIGERATORS OR FREEZERS - HOUSEHOLD TYPE	3	806.00	2418.00	0.03
36301 GAS APPLIANCE (STOVE) EQUIPMENT (HOUSEHOLD)	3	796.00	2388.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 33

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
35220 FARM MACHINERY OR EQUIPMENT MFG.	3	24500.00	73500.00	0.85
34403 TANK BUILDING (METAL SHOP) PRESSURIZED	3	4496.33	13489.00	0.16
32212 BEVERAGE UNDER PRESSURE BOTTLES (MFGR.) NOC	3	304.00	912.00	0.01
32211 BEVERAGE UNDER PRESSURE BOTTLES - NON-RETURN	3	607.00	1821.00	0.02
30693 PLASTIC/RUBBER/SPONGE HOUSEHOLD GOOD MFG NOC	3	433.33	1300.00	0.02
25102 MATTRESS MFG. - BED/BOX SPRING/PILLOW/ETC.	3	4333.33	13000.00	0.15
20866 SOFT DRINK MFG. - CARBONATED - IN CANS	3	1150.00	3450.00	0.04
17535 CARPENTRY - (PVT RES./INTERIOR/SHOP/ETC.)	3	14467.00	43401.00	0.50
17311 ELECTRICAL HSHLD APPL - TV/RADIO INSTALL/FIX	3	145.00	435.00	0.01
17131 AIR COND EQUIP/HEATER/STOVE/ETC GAS/OIL/OTHR	3	883.33	2650.00	0.03
16225 SEWER MAINS AND CLEANING	3	1094.33	3283.00	0.04
59993 RETAIL STORES (NOT FOOD/DRINK) NOC (ART-TOY)	2	2330.50	4661.00	0.05
58263 RESTAURANT (SELF-SERVICE CAFETERIA/DRIVE-IN)	2	7000.00	14000.00	0.16
53411 NEWSPAPER RACKS (VENDING MACHINES N.O.C.)	2	500.00	1000.00	0.01
36901 BATTERIES - STORAGE - (MFGR.)	2	50392.00	100784.00	1.16
36402 ELECTRICAL EQUIPMENT - APPLY TO BODY - NOC	2	2633.50	5267.00	0.06
36202 ELECTRICAL EQUIPMENT (TELEPHONE/ETC.) N.O.C.	2	1313.00	2626.00	0.03
36102 ELECTRIC POWER (GENERATING) MACHINE EQUIP	2	207500.00	415000.00	4.80
35301 ELEVATORS - (MFGR.)	2	375.50	751.00	0.01
34402 TANK BUILDING (METAL SHOP) NOT PRESSURIZED	2	10224.00	20448.00	0.24
34202 TOOLS - HAND TYPE - POWERED (MFGR.)	2	73.00	146.00	0.00
33101 IRON/STEEL MFG SHOP (ORNAMENT BRASS/BRONZE)	2	2823.00	5646.00	0.07

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 34

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
32603 GLASS/GLASSWARE MFG. (CERAMIC/CHINA/MIRROR)	2	626.50	1253.00	0.01
30111 AUTOMOBILE/BUS/TRUCK TIRES (MFG.)	2	13750.00	27500.00	0.32
28302 DRUGS/MEDICINE/PHAR. MFG INGRED. N.O.C.	2	37575.50	75151.00	0.87
25104 FURNITURE/FIXTURE MFG. - WOOD - INFANTS	2	3000.00	6000.00	0.07
22700 CARPET OR RUG MFG.	2	860.50	1721.00	0.02
20870 SOFT DRINK MFG. - NOT IN BOTTLES OR CANS	2	400.00	800.00	0.01
20404 BABY FOOD - IN OTHER THAN GLASS CONTAINER	2	115.00	230.00	0.00
17171 AIR COND EQUIP/HEATER/STOVE/ETC N.O.C.	2	559.50	1119.00	0.01
76992 GUNSMITHING (SMALL ARMS) INCIDENTAL SALES	1	500.00	500.00	0.01
76412 CARPET/RUG/UPHOLSTERY CLEANING (FURNITURE)	1	50.00	50.00	0.00
76290 COMMUNICATIONS EQUIPMENT INSTALLATION	1	500.00	500.00	0.01
59991 SALES STABLES	1	1178.00	1178.00	0.01
59211 LIQUORS AND WINES (RETAIL)	1	400.00	400.00	0.00
58131 CAFETERIAS - EXCL HOTEL (REFRESHMENT STANDS)	1	500.00	500.00	0.01
58101 CATERERS	1	250.00	250.00	0.00
56991 CLOTHING/WEARING APPAREL STORES (RETAIL)	1	25.00	25.00	0.00
56611 SHOE STORES	1	3990.00	3990.00	0.05
54521 ICE CREAM STORES (CONSUMPTION ON PREMISES)	1	50.00	50.00	0.00
52512 CONTRACTOR EQUIP DISTRIBUTOR (SCAFFOLDS)	1	28750.00	28750.00	0.33
52214 HARDWARE (RETAIL)	1	30000.00	30000.00	0.35
50991 WHOLESALE STORES (NOT FOOD/DRINK) N.O.C.	1	2784.00	2784.00	0.03
50971 SEED MERCHANT (EXCL MISDELIVER/GERM FAILURE)	1	4412.00	4412.00	0.05

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 35

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
50853 GAS DEALER (LIQUIFIED PETROLEUM) (WHOLESALE)	1	6180.00	6180.00	0.07
50492 FROZEN FOOD (WHOLESALE)	1	283.00	283.00	0.00
50461 WATER (SPRING) IN BOTTLES (NOT CARBONATED)	1	10.00	10.00	0.00
50211 DRUGSTORE (WHOLESALE) INCL DRUG SUPPLY HOUSE	1	45000.00	45000.00	0.52
42211 GRAIN ELEVATOR OPERATIONS - INCL LOCAL MGRS	1	10000.00	10000.00	0.12
39997 CANDLES - (MFR.)	1	163.00	163.00	0.00
39983 HAIR GOODS MFG. (WIGS OR HAIR PIECES)	1	100.00	100.00	0.00
39960 FLOOR COVERING (NOT CARPET) MFR. LINOLEUM	1	18000.00	18000.00	0.21
39932 FLUORESCENT OR NEON SIGNS MFG. N.O.C.	1	4400.00	4400.00	0.05
39931 SIGNS - METAL - (MFR.)	1	63570.00	63570.00	0.73
39496 SPORTING GOODS OR ATHLETIC EQUIP (GOLF/ETC.)	1	500.00	500.00	0.01
39493 PLAYGROUND OR EXERCISE EQUIPMENT (MFR.)	1	18000.00	18000.00	0.21
39302 MUSICAL INSTRUMENTS MFR. (ORGAN/PIANO)	1	500.00	500.00	0.01
38310 OPTICAL GOODS (MFR.) NOC (EYEGGLASS/LENSES)	1	171.00	171.00	0.00
38200 INSTRUMENTS - CONTROL - (MFR.)	1	500.00	500.00	0.01
37324 BOATS (MFR.) N.O.C.	1	1000.00	1000.00	0.01
37322 BOATS - INBOARD OUTBOARD (MFR.)	1	1429.00	1429.00	0.02
37201 AIRCRAFT OR AIRCRAFT PARTS - (MFR.)	1	20000.00	20000.00	0.23
37111 MOTORCYCLE MFG. INCLUDING ASSEMBLING	1	217.00	217.00	0.00
37102 AUTOMOBILE BODIES - EXCLUDING TRAILERS MFR	1	1702470.00	1702470.00	19.68
36906 POWER EQUIPMENT HOUSEHOLD (OUTDOOR/WORKSHOP)	1	6000.00	6000.00	0.07
36702 ELECTRICAL PART/ACCESSORY NOC (RADIO TUBES)	1	1016.00	1016.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 36

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
36403 ELECTRIC WIRE/CABLE - INSULATED (MFGR)	1	400.00	400.00	0.00
35807 PUMPS OR COMPRESSOR MFG. NON-PROFESSIONAL	1	113.00	113.00	0.00
35803 AIR CONDITION/HEATER EQUIPMENT MFG N.O.C.	1	2000.00	2000.00	0.02
35500 INDUSTRIAL MACHINERY/EQUIPMENT N.O.C.	1	41500.00	41500.00	0.48
35302 CONSTRUCTION, MINING & MATER HANDLING EQUIP	1	262386.00	262386.00	3.03
35100 ENGINES/TURBINES (NOT AIRCRAFT) MFGR N.O.C.	1	4500.00	4500.00	0.05
34610 METAL GOODS - STAMPING - NOT SIGNS - N.O.C.	1	5989.00	5989.00	0.07
34404 LADDERS - METAL (CHAIR/STEP/STOOL/ETC. NOC)	1	25000.00	25000.00	0.29
34401 DOORS AND WINDOWS (METAL) INCL. SASH/FRAME	1	1500.00	1500.00	0.02
34306 PLUMBING SUPPLIES FIXTURES	1	487.00	487.00	0.01
34305 AIR CONDITIONING/HEATING - GAS/LIQUID RETAIL	1	1233.00	1233.00	0.01
34304 AIR CONDITIONING/HEATING - GAS/LIQUID MFG.	1	33.00	33.00	0.00
32901 STEEL OR WIRE WOOL (MFGR.)	1	6500.00	6500.00	0.08
32704 CONCRETE - MIXED IN TRANSIT (MFGR.)	1	1274.00	1274.00	0.01
32290 FIBER GLASS - (MFGR.)	1	4807.00	4807.00	0.06
32213 BOTTLES AND JARS (MFGR.) N.O.C.	1	173.00	173.00	0.00
29902 CHARCOAL MFG. - INCLUDING DISTILLATION	1	25.00	25.00	0.00
29111 ASPHALT OR TAR DISTILLING/REFINING/WORKS	1	7500.00	7500.00	0.09
28702 CHEMICAL MFGR - AGRICULTURE - PESTICIDES	1	500.00	500.00	0.01
28407 POLISH, WAX, OR DRESSING MFG. - OTHER NOC	1	860.00	860.00	0.01
28402 SOAP OR SYNTHETIC DETERGENT MFG. N. O. C.	1	2250.00	2250.00	0.03
28401 SOAP OR SYNTHETIC DETERGENT MFG. HOUSEHOLD	1	82.00	82.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 37

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
28400 SOAP FLAKE/POWDER/CAKE/LIQUID NOT DETERGENT	1	4152.00	4152.00	0.05
28303 DRUGS - GROUND DRUG PRODUCTS (MFR.)	1	50.00	50.00	0.00
28105 CHEMICAL (MFR) NOC ROSIN/RESIN/CALCIUM CARB	1	666.00	666.00	0.01
25910 FURNITURE/FIXTURE MFG. NOC CABINET/BILLIARD	1	200.00	200.00	0.00
25220 FIREPROOFING EQUIPMENT (MFR.)	1	30000.00	30000.00	0.35
24301 DOORS AND WINDOWS (WOOD) SASH/FRAME (MFR.)	1	500.00	500.00	0.01
22903 NET MFG. - ROPE TWINE OR CORDAGE (ROPE)	1	12500.00	12500.00	0.14
21101 TOBACCO PRODUCTS - NOT PLUG OR SNUFF (MFR.)	1	260.00	260.00	0.00
20850 ALCOHOLIC BEVERAGE MFG.	1	1200.00	1200.00	0.01
20822 BEER/ALE/MALT LIQUOR - IN CANS (BREWER)	1	2375.00	2375.00	0.03
20821 BEER/ALE/MALT LIQUOR - IN BOTTLES (BREWER)	1	75.00	75.00	0.00
20204 MILK PROCESSING	1	125.00	125.00	0.00
19510 FIREARMS - HANDGUNS/RIFLES/SHOTGUNS -(MFR.)	1	1000.00	1000.00	0.01
17984 HOUSE FURNISHINGS INSTALL - ALSO UPHOLSTER	1	166.00	166.00	0.00
17885 BUILDING OR STRUCTURE RAISE/MOVE/UNDERPIN.	1	1500.00	1500.00	0.02
17425 SMOKESTACK/CHIMNEY-CONSTRUCTION/MASONRY WORK	1	12500.00	12500.00	0.14
17151 AIR CONDITIONING EQUIPMENT	1	395.00	395.00	0.00
17145 BOILER/STEAM-PIPE SERVICE/INSULATE/INSPECT	1	3596.00	3596.00	0.04
17115 WATER SOFTENING EQUIPMENT - SERVICE/INSTALL	1	650.00	650.00	0.01
16245 LINE CONSTRUCT (ELEC. LIGHT/POWER/TELEPHONE)	1	600.00	600.00	0.01
15131 CEMENT/CONCRETE/GRANOLITHIC CONSTRUCTION	1	122.00	122.00	0.00
01901 FARM PRODUCTS (PRODUCER)	1	125.00	125.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 38

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
TOTAL	1028	8415.77	8651409.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 18

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
20907 FOOD PRODUCTS MFG. DRY N.O.C. (GRAIN/SALT)	143	1390.31	198814.00	2.78
20102 FOOD PRODUCTS MFG. GROUND MEAT (SAUSAGE)	54	309.85	16732.00	0.23
31401 SHOES, BOOTS AND SLIPPERS (MFR.)	50	1333.68	66684.00	0.93
20865 SOFT DRINK MFG. - CARBONATED - IN BOTTLES	43	1052.88	45274.00	0.63
20905 FOOD PRODUCT MFG. NON-GLASS CAN/PRESERVE NOC	31	1931.90	59889.00	0.84
20710 CONFECTIONERY PRODUCTS MFG. (COCOA/VANILLA)	31	330.00	10230.00	0.14
39982 NO EXPOSURE (AIRPORTS TO WASHING MACHINES)	28	328.39	9195.00	0.13
58259 RESTAURANT (WITH ALCOHOL < 75) (NO DANCE)	27	956.33	25821.00	0.36
28905 CHEMICAL MFG NOC ALCOHOL/INK/STARCH/WHITING	27	1943.52	52475.00	0.73
75304 AUTOMOBILE REPAIR OR SERVICE SHOP	22	16668.77	366713.00	5.12
32501 ASBESTOS GOODS MFG.	21	4512.33	94759.00	1.32
38402 MEDICAL DENTAL ORTHOPEDIC PROSTHETIC EQUIP	18	5458.44	98252.00	1.37
34904 METAL GOODS MFR NOC - FORGING/NAIIS/RAZORS	18	43996.61	791939.00	11.07
54211 MEAT FISH SEAFOOD OR POULTRY (RETAIL)	17	146.00	2482.00	0.03
37510 BICYCLES - NOT MOTORIZED (MFR.)	17	1268.76	21569.00	0.30
17901 MACHINE INSTALLATION NOC (ELECTRICAL/FARM)	17	9947.88	169114.00	2.36
50851 FUEL OIL/GASOLINE/KEROSENE DEALER(WHOLESALE)	16	123.50	1976.00	0.03
32904 INSULATING MATERIAL (ROCK WOOL) (MFR.)	15	2948.47	44227.00	0.62
20510 BAKERY PRODUCTS MFG.	15	246.47	3697.00	0.05
35992 VENDING MACHINE MFG (ELECTROTYPERS/PRINTERS)	14	38691.29	541678.00	7.57
25104 FURNITURE/FIXTURE MFG. - WOOD - INFANTS	14	1799.36	25191.00	0.35
37115 AUTOMOBILE/BUS/TRUCK INNER PARTS MFR N.O.C.	13	3333.00	43329.00	0.61

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 19

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
58161 TAVERNS	12	844.75	10137.00	0.14
35806 FOOD PROCESSING OR PACKING EQUIPMENT (MFG.)	12	4655.83	55870.00	0.78
20306 FOOD PRODUCTS MFG. FROZEN FOOD	12	1291.42	15497.00	0.22
59851 GAS DEALERS (LIQUID PETROLEUM GAS) (RETAIL)	11	184.82	2033.00	0.03
20201 DAIRY PRODUCTS	11	1332.73	14660.00	0.20
20305 FISH/SEAFOOD (CANNERIES/CURRING/OYSTERMEN)	10	328.70	3287.00	0.05
59993 RETAIL STORES (NOT FOOD/DRINK) NOC (ART-TOY)	9	2056.33	18507.00	0.26
37101 AUTOMOBILE MFG. OR ASSEMBLING	9	15252.67	137274.00	1.92
20403 FEED-MFG. - FEEDS FOR LIVESTOCK	9	18327.89	164951.00	2.30
17112 PLUMBING - DOMESTIC HOUSE/SHOP/RETAIL ETC.	9	546.33	4917.00	0.07
73911 COMPLETED OPERATIONS - N.O.C.	8	2013.63	16109.00	0.23
36303 ELECTRIC APPLIANCE N.O.C. (LAMPS/LIGHTBULB)	8	24865.75	198926.00	2.78
20101 FOOD PRODUCTS MFG. PACKING HOUSE (MEAT/POULT)	8	932.13	7457.00	0.10
28906 CHEMICALS - HOUSEHOLD USE MFG. N.O.C.	7	332.86	2330.00	0.03
20103 FOOD PRODUCTS MFG. MEAT/POULTRY IN CONTAINER	7	3804.29	26630.00	0.37
37105 AUTOMOBILE/BUS/TRUCK ACCESSORY NOT OPER PART	6	5795.33	34772.00	0.49
36202 ELECTRICAL EQUIPMENT (TELEPHONE/ETC.) N.O.C.	6	18417.50	110505.00	1.54
28512 PAINT, VARNISH, SHELLAC, OR LACQUER (MFG.)	6	30166.67	181000.00	2.53
28302 DRUGS/MEDICINE/PHAR. MFG INGRED. N.O.C.	6	2176.33	13058.00	0.18
25910 FURNITURE/FIXTURE MFG. NOC CABINET/BILLIARD	6	6708.33	40250.00	0.56
20307 FOOD PRODUCTS MFG. N.O.C. IN GLASS	6	2116.33	12698.00	0.18
17625 ROOFING - ALL KINDS - INCL. YARD EMPLOYERS	6	4506.17	27037.00	0.38

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985

20

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
59842 FUEL OIL/GAS/KEROSENE DEALERS (RETAIL)	5	1094.00	5470.00	0.08
54991 RETAIL STORES (FOOD/DRINK) (INCL PUSHCARTS)	5	41.20	206.00	0.00
52411 MACHINERY OR EQUIPMENT DEALERS	5	33856.80	169284.00	2.37
50121 AUTOMOBILE ACCESSORIES STORES (WHOLESALE)	5	398.40	1992.00	0.03
38405 COSMETICS - (MFGR.)	5	311.40	1557.00	0.02
36402 ELECTRICAL EQUIPMENT - APPLY TO BODY - NOC	5	8078.60	40393.00	0.56
15164 GEN. CONTRACTING - BUILDING CONSTRUCTION NOC	5	1371.20	6856.00	0.10
52214 HARDWARE (RETAIL)	4	1733.25	6933.00	0.10
52111 BUILDING MATERIAL DEALER (NO SECONDHAND)	4	876.25	3505.00	0.05
37312 SHIP REPAIR OR CONVERSION (RIGGING/SCALING)	4	3771.25	15085.00	0.21
36904 AIR CONDITIONER/HEATER - ELECTRIC MANUFACT	4	1126.25	4505.00	0.06
36302 REFRIGERATORS OR FREEZERS - HOUSEHOLD TYPE	4	4625.00	18500.00	0.26
59351 AUTOMOBILE ACCESSORY STORE (RETAIL) (TIRES)	3	129418.33	388255.00	5.43
58101 CATERERS	3	223.00	669.00	0.01
54601 BAKERIES (RETAIL)	3	129.00	387.00	0.01
52511 CONTRACTOR EQUIP DISTRIBUTOR (NO SCAFFOLDS)	3	495.00	1485.00	0.02
50991 WHOLESALE STORES (NOT FOOD/DRINK) N.O.C.	3	3529.00	10587.00	0.15
37106 TRAILERS NOT SELF-POWERED N.O.C.	3	1797.67	5393.00	0.08
36902 BATTERIES - DRY - (MFGR.)	3	311.00	933.00	0.01
33101 IRON/STEEL MFG SHOP. (ORNAMENT BRASS/BRONZE)	3	6966.00	20898.00	0.29
32603 GLASS/GLASSWARE MFG. (CERAMIC/CHINA/MIRROR)	3	747.33	2242.00	0.03
30792 PLASTIC/NON-VULCANIZABLE ELASTOMER N.O.C.	3	48533.33	145600.00	2.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 21

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID.	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
29522 ROOFING SUPPLY MFG - PAPER/FELT/SLATE/ETC.	3	12333.33	37000.00	0.52
28702 CHEMICAL MFR - AGRICULTURE - PESTICIDES	3	2183.67	6551.00	0.09
28105 CHEMICAL (MFR) NOC ROSIN/RESIN/CALCIUM CARB	3	4305.00	12915.00	0.18
20866 SOFT DRINK MFG. - CARBONATED - IN CANS	3	718.33	2155.00	0.03
20404 BABY FOOD - IN OTHER THAN GLASS CONTAINER	3	116.67	350.00	0.00
17315 ELECTRICAL WIRING IN BLDG. - INSTALL/FIX APPL	3	161.33	484.00	0.01
17111 PLUMBING - GAS/STEAM/HOTWATER PIPE FIT NOC	3	579.67	1739.00	0.02
15131 CEMENT/CONCRETE/GRANOLITHIC CONSTRUCTION	3	24499.67	73499.00	1.03
07106 FRUIT OR VEGETABLE - FRESH - PICK OR PACK	3	1475.00	4425.00	0.06
76992 GUNSMITHING (SMALL ARMS) INCIDENTAL SALES	2	50250.00	100500.00	1.40
58263 RESTAURANT (SELF-SERVICE CAFETERIA/DRIVE-IN)	2	511.00	1022.00	0.01
57221 HOUSEHOLD APPLIANCE STORES (RETAIL)	2	189.50	379.00	0.01
50811 GASOLINE PUMP (INCL TANKS RENTED)(WHOLESALE)	2	3156.00	6312.00	0.09
50491 WHOLESALE STORES - FOOD OR DRINK - N.O.C.	2	250.00	500.00	0.01
50421 MEAT/FISH/SEAFOOD/POULTRY (WHOLESALE)	2	449.00	898.00	0.01
39997 CANDLES - (MFR.)	2	137.50	275.00	0.00
39993 TEXTILE PRODUCTS MFG. (FABRICATED) N.O.C.	2	835.00	1670.00	0.02
37102 AUTOMOBILE BODIES - EXCLUDING TRAILERS MFR	2	5000.00	10000.00	0.14
36906 POWER EQUIPMENT HOUSEHOLD (OUTDOOR/WORKSHOP)	2	4250.00	8500.00	0.12
36702 ELECTRICAL PART/ACCESSORY NOC (RADIO TUBES)	2	183.00	366.00	0.01
36512 TELEVISION SETS - HOUSEHOLD TYPE (MFR.)	2	5500.00	11000.00	0.15
36301 GAS APPLIANCE (STOVE) EQUIPMENT (HOUSEHOLD)	2	5214.50	10429.00	0.15

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY
YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 22

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
36102 ELECTRIC POWER (GENERATING) MACHINE EQUIP	2	1000.00	2000.00	0.03
35805 GASOLINE PUMPS RETAIL (INCL. TANK LOAN/RENT)	2	3735.00	7470.00	0.10
35402 METAL WORKING MACHINERY AND EQUIPMENT MFG	2	50333.50	100667.00	14.07
35220 FARM MACHINERY OR EQUIPMENT MFG.	2	1818.50	3637.00	0.05
34901 DRUMS OR CONTAINERS - METAL - (MFR.)	2	3500.00	7000.00	0.10
34811 CABLE OR WIRE ROPE MFG. (IRON OR STEEL)	2	5769.00	11538.00	0.16
34404 LADDERS - METAL (CHAIR/STEP/STOOL/ETC. NOC)	2	4535.50	9071.00	0.13
34304 AIR CONDITIONING/HEATING - GAS/LIQUID MFG.	2	706.50	1413.00	0.02
34202 TOOLS - HAND TYPE - POWERED (MFR.)	2	1544.50	3089.00	0.04
33503 WIRE OR CABLE INSULATE/COVER (MFR) N.O.C.	2	42522.50	85045.00	1.19
32704 CONCRETE - MIXED IN TRANSIT (MFR.)	2	1430.50	2861.00	0.04
32213 BOTTLES AND JARS (MFR.) N.O.C.	2	64.50	129.00	0.00
32211 BEVERAGE UNDER PRESSURE BOTTLES - NON-RETURN	2	15800.00	31600.00	0.44
28703 CHEMICAL MFG. AGRICULTURE - HERBICIDES	2	682.00	1364.00	0.02
28701 FERTILIZER - (MFR.)	2	24687.50	49375.00	0.69
28400 SOAP FLAKE/POWDER/CAKE/LIQUID NOT DETERGENT	2	182.00	364.00	0.01
26500 BOX/BOX-SHOCK MFG. - CORRUGATED/FIBER-BOARD	2	4528.00	9056.00	0.13
25102 MATTRESS MFG. - BED/BOX SPRING/PILLOW/ETC.	2	65042.50	130085.00	1.82
23801 MEN/WOMEN 14+ YR CLOTHING/WEAR APPAREL MFR.	2	3537.50	7075.00	0.10
20870 SOFT DRINK MFG. - NOT IN BOTTLES OR CANS	2	400.00	800.00	0.01
20401 FLOUR MILLING	2	193.50	387.00	0.01
17621 SHEET METAL WORK - CEILING/WALL/IN/OUT NOC	2	330.50	661.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 23

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
17151 AIR CONDITIONING EQUIPMENT	2	2500.00	5000.00	0.07
16223 WATER/STEAM MAINS OR CONNECTIONS CONSTRUCT	2	290.00	580.00	0.01
15161 INSULATION WORK - INSTALL ACOUSTICAL ETC.	2	47750.00	95500.00	1.33
73125 ADVERTISING COMPANIES - OUTDOOR	1	264.00	264.00	0.00
70114 APARTMENT HOTELS (HOTELS)	1	87.00	87.00	0.00
59991 SALES STABLES	1	45.00	45.00	0.00
59821 COAL/FUEL/OIL/WOOD DEALERS (INCL LOCAL MGRS)	1	3514.00	3514.00	0.05
57121 FURNITURE STORES (RETAIL) (CARPET/RUG/ETC.)	1	104.00	104.00	0.00
56611 SHOE STORES	1	200.00	200.00	0.00
55962 BOAT SALES AGENCIES (NO BOAT BLDGS/STORAGE)	1	1000.00	1000.00	0.01
54521 ICE CREAM STORES (CONSUMPTION ON PREMISES)	1	40.00	40.00	0.00
54131 GROCERY (RETAIL) FRUIT/VEGETABLE DEALERS	1	22.00	22.00	0.00
53311 FIVE AND TEN CENT STORES	1	20.00	20.00	0.00
52311 GLASS SHOPS (RETAIL)	1	2131.00	2131.00	0.03
52213 AIR CONDITION/HEATER - GAS/FUEL OIL (DEALER)	1	513.00	513.00	0.01
50631 HOUSEHOLD APPLIANCE STORES (WHOLESALE)	1	2000.00	2000.00	0.03
50493 GROCERY (WHOLESALE) FRUIT/VEGETABLE DEALER	1	42.00	42.00	0.00
50221 ANHYDROUS AMMONIA DISTRIBUTING (WHOLESALE)	1	450.00	450.00	0.01
50211 DRUGSTORE (WHOLESALE) INCL DRUG SUPPLY HOUSE	1	2500.00	2500.00	0.03
39910 BROOMS AND BRUSHES - (MFRG.)	1	753.00	753.00	0.01
39496 SPORTING GOODS OR ATHLETIC EQUIP (GOLF/ETC.)	1	130.00	130.00	0.00
39493 PLAYGROUND OR EXERCISE EQUIPMENT (MFRG.)	1	100.00	100.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY
YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 24

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
39413 TOYS/GAMES MFG. INCL. DOLLS & CHILD VEHICLES	1	5500.00	5500.00	0.08
38611 CAMERA MFG. (PHOTOGRAPHIC EQUIP & SUPPLIES)	1	1057.00	1057.00	0.01
38310 OPTICAL GOODS (MFR.) NOC (EYEGLASS/LENSES)	1	171.00	171.00	0.00
37990 TRAILERS/MOBILE HOME NOT SELF-POWERED N.O.C.	1	16500.00	16500.00	0.23
36901 BATTERIES - STORAGE - (MFR.)	1	378.00	378.00	0.01
36600 ALARMS - BURGLAR (MFG.)	1	1000.00	1000.00	0.01
36101 INSTRUMENTS (ANALYTIC/CALIBRATE/THERMOMETER)	1	2038.00	2038.00	0.03
35804 AIR CONDITION/HEATER EQUIPMENT RETAIL N.O.C.	1	14500.00	14500.00	0.20
35401 TOOLS - DIES/DRILLS/JIGS/REAMERS/TAPS MFR.	1	3671.00	3671.00	0.05
35303 ESCALATORS OR MOVING SIDEWALKS (MFR.)	1	242.00	242.00	0.00
34905 VALVES (MFR.)	1	4250.00	4250.00	0.06
34610 METAL GOODS - STAMPING - NOT SIGNS - N.O.C.	1	256.00	256.00	0.00
34500 BOLTS, NUTS AND SCREWS - (MFR.)	1	12500.00	12500.00	0.17
34401 DOORS AND WINDOWS (METAL) INCL. SASH/FRAME	1	1250.00	1250.00	0.02
34306 PLUMBING SUPPLIES FIXTURES	1	100.00	100.00	0.00
34302 AIR CONDITIONING/HEATING - COAL/WOOD MFG.	1	87.00	87.00	0.00
34301 PLUMBERS SUPPLIES MFG.	1	207000.00	207000.00	2.89
34112 AEROSOL CONTAINERS (FILL/CHARGE) PACKAGE OWN	1	566.00	566.00	0.01
33300 BLAST FURNACE OPERATIONS (SMELT/DETIN/LEAD)	1	52500.00	52500.00	0.73
32908 ABRASIVES NON-METALLIC MINERAL (PAPER/CLOTH)	1	24161.00	24161.00	0.34
32901 STEEL OR WIRE WOOL (MFR.)	1	700.00	700.00	0.01
32410 CEMENT OR PLASTER - BULK - (MFR.)	1	27500.00	27500.00	0.38

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY
YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 25

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
32290 FIBER GLASS - (MFGR.)	1	11711.00	11711.00	0.16
30111 AUTOMOBILE/BUS/TRUCK TIRES (MFGR.)	1	389.00	389.00	0.01
29904 FIRE STARTERS OR LIQUID FUEL - (MFGR.)	1	15.00	15.00	0.00
28402 SOAP OR SYNTHETIC DETERGENT MFG. N. O. C.	1	72.00	72.00	0.00
28102 GAS DRUM MFG. OXYGEN/HYDROGEN/ACETYLENE NOC	1	40500.00	40500.00	0.57
25220 FIREPROOFING EQUIPMENT (MFGR.)	1	25000.00	25000.00	0.35
24302 PRE-FABRICATED BLDG. (EXCLUDE ERECTION) MFG	1	165.00	165.00	0.00
22700 CARPET OR RUG MFG.	1	89.00	89.00	0.00
20861 FRUIT OR VEGETABLE JUICE MFG. - NO BOTTLING	1	1412.00	1412.00	0.02
20850 ALCOHOLIC BEVERAGE MFG.	1	305.00	305.00	0.00
20402 FEED MFG. - HOUSE PET USE	1	26.00	26.00	0.00
20204 MILK PROCESSING	1	50.00	50.00	0.00
20105 FOOD PRODUCTS MFG. GROUND MEAT IN CONTAINERS	1	45.00	45.00	0.00
17984 HOUSE FURNISHINGS INSTALL - ALSO UPHOLSTER	1	328.00	328.00	0.00
17535 CARPENTRY - (PVT RES./INTERIOR/SHOP/ETC.)	1	3395.00	3395.00	0.05
17461 MARBLE/STONE-SETTING/TILE/MOSAIC INSIDE NOC	1	4431.00	4431.00	0.06
17311 ELECTRICAL HSHLD APPL - TV/RADIO INSTALL/FIX	1	715.00	715.00	0.01
17231 INTERIOR DECORATORS	1	10000.00	10000.00	0.14
17171 AIR COND EQUIP/HEATER/STOVE/ETC N.O.C.	1	866.00	866.00	0.01
17165 FIRE PROTECTION SYSTEMS INSTALL/REPAIR	1	12296.00	12296.00	0.17
17132 GAS APPLIANCE/EQUIP HOUSEHOLD-TYPE SERVICE	1	900.00	900.00	0.01
17122 AIR COND EQUIP/HEATER/STOVE/ETC ELECTRIC	1	453.00	453.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 26

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
17114 TANK ERECTION OR REPAIR - METAL - IN BLDG.	1	628.00	628.00	0.01
15111 EXCAVATION	1	500.00	500.00	0.01
13912 OIL/GAS WELLS (SHOOTING, SERVICING, ETC.)	1	250000.00	250000.00	3.49
07290 FERTILIZER - LIQUID - APPLICATION	1	1000.00	1000.00	0.01
TOTAL	1090	6565.64	7156549.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985

2

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
32501 ASBESTOS GOODS MFG.	641	7681.08	4923573.00	10.25
20907 FOOD PRODUCTS MFG. DRY N.O.C. (GRAIN/SALT)	495	911.05	450970.00	0.94
33101 IRON/STEEL MFG SHOP (ORNAMENT BRASS/BRONZE)	339	5062.25	1716103.00	3.57
39982 NO EXPOSURE (AIRPORTS TO WASHING MACHINES)	179	3164.23	566397.00	1.18
15164 GEN. CONTRACTING - BUILDING CONSTRUCTION NOC	159	964.74	153393.00	0.32
20102 FOOD PRODUCTS MFG. GROUND MEAT (SAUSAGE)	147	709.95	104362.00	0.22
20710 CONFECTIONERY PRODUCTS MFG. (COCOA/VANILLA)	143	566.96	81075.00	0.17
31401 SHOES, BOOTS AND SLIPPERS (MFG.)	135	6430.01	868051.00	1.81
20905 FOOD PRODUCT MFG. NON-GLASS CAN/PRESERVE NOC	109	1110.83	121080.00	0.25
28905 CHEMICAL MFG NOC ALCOHOL/INK/STARCH/WHITING	108	1813.19	195825.00	0.41
75304 AUTOMOBILE REPAIR OR SERVICE SHOP	105	7191.76	755135.00	1.57
20865 SOFT DRINK MFG. - CARBONATED - IN BOTTLES	105	991.46	104103.00	0.22
34904 METAL GOODS MFG NOC - FORGING/NAIIS/RAZORS	84	18253.62	1533304.00	3.19
50851 FUEL OIL/GASOLINE/KEROSENE DEALER(WHOLESALE)	79	9140.49	722099.00	1.50
58259 RESTAURANT (WITH ALCOHOL < 75) (NO DANCE)	78	1050.60	81947.00	0.17
20510 BAKERY PRODUCTS MFG.	69	448.12	30920.00	0.06
35992 VENDING MACHINE MFG (ELECTROTYPERS/PRINTERS)	66	36926.41	2437143.00	5.07
59993 RETAIL STORES (NOT FOOD/DRINK) NOC (ART-TOY)	62	2548.03	157978.00	0.33
36303 ELECTRIC APPLIANCE N.O.C. (LAMPS/LIGHTBULB)	61	11252.16	686382.00	1.43
17901 MACHINE INSTALLATION NOC (ELECTRICAL/FARM)	60	3981.52	238891.00	0.50
54991 RETAIL STORES (FOOD/DRINK) (INCL PUSHCARTS)	54	344.70	18614.00	0.04
20306 FOOD PRODUCTS MFG. FROZEN FOOD	50	589.98	29499.00	0.06

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY .

12:31 FRIDAY, AUGUST 23, 1985

3

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
28906 CHEMICALS - HOUSEHOLD USE MFGR. N.O.C.	49	595.45	29177.00	0.06
20403 FEED MFG. - FEEDS FOR LIVESTOCK	49	25414.04	1245288.00	2.59
37510 BICYCLES - NOT MOTORIZED (MFGR.)	47	3343.77	157157.00	0.33
37115 AUTOMOBILE/BUS/TRUCK INNER PARTS MFGR N.O.C.	46	2551.02	117347.00	0.24
32904 INSULATING MATERIAL (ROCK WOOL) (MFGR.)	45	11089.09	499009.00	1.04
73911 COMPLETED OPERATIONS - N.O.C.	42	61665.93	2589969.00	5.39
52411 MACHINERY OR EQUIPMENT DEALERS	42	6740.17	283087.00	0.59
38402 MEDICAL DENTAL ORTHOPEDIC PROSTHETIC EQUIP	42	13001.64	546069.00	1.14
58161 TAVERNS	41	587.07	24070.00	0.05
35806 FOOD PROCESSING OR PACKING EQUIPMENT (MFGR.)	39	4469.44	174308.00	0.36
25104 FURNITURE/FIXTURE MFG. - WOOD - INFANTS	38	87359.53	3319662.00	6.91
20201 DAIRY PRODUCTS	38	710.47	26998.00	0.06
17625 ROOFING - ALL KINDS - INCL: YARD EMPLOYERS	38	2255.42	85706.00	0.18
54131 GROCERY (RETAIL) FRUIT/VEGETABLE DEALERS	37	618.76	22894.00	0.05
50441 BEVERAGE DISTRIBUTING (NON-ALCOHOLIC)	36	1127.67	40596.00	0.08
59842 FUEL OIL/GAS/KEROSENE DEALERS (RETAIL)	36	2808.94	101122.00	0.21
54211 MEAT FISH SEAFOOD OR POULTRY (RETAIL)	36	385.58	13881.00	0.03
25910 FURNITURE/FIXTURE MFG. NOC CABINET/BILLIARD	35	5209.97	182349.00	0.38
59351 AUTOMOBILE ACCESSORY STORE (RETAIL) (TIRES)	34	17407.41	591852.00	1.23
50491 WHOLESALE STORES - FOOD OR DRINK - N.O.C.	32	28468.75	911000.00	1.90
28512 PAINT, VARNISH, SHELLAC, OR LACQUER (MFGR.)	32	9497.22	303911.00	0.63
20101 FOOD PRODUCTS MFG. PACKING HOUSE (MEAT/POULT	31	876.84	27182.00	0.06

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985

4

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
36202 ELECTRICAL EQUIPMENT (TELEPHONE/ETC.) N.O.C.	30	42425.07	1272752.00	2.65
17112 PLUMBING - DOMESTIC HOUSE/SHOP/RETAIL ETC.	30	662.60	19878.00	0.04
57221 HOUSEHOLD APPLIANCE STORES (RETAIL)	25	1774.36	44359.00	0.09
28702 CHEMICAL MFR - AGRICULTURE - PESTICIDES	24	3976.50	95436.00	0.20
59851 GAS DEALERS (LIQUID PETROLEUM GAS) (RETAIL)	23	3229.17	74271.00	0.15
29904 FIRE STARTERS OR LIQUID FUEL - (MFR.)	22	20155.00	443410.00	0.92
29522 ROOFING SUPPLY MFG - PAPER/FELT/SLATE/ETC.	22	41189.09	906160.00	1.89
23801 MEN/WOMEN 14+ YR CLOTHING/WEAR APPAREL MFR.	22	11983.77	263643.00	0.55
20307 FOOD PRODUCTS MFG. N.O.C. IN GLASS	22	734.55	16160.00	0.03
17111 PLUMBING - GAS/STEAM/HOTWATER PIPE-FIT NOC	22	804.77	17705.00	0.04
56611 SHOE STORES	21	2049.62	43042.00	0.09
37101 AUTOMOBILE MFG. OR ASSEMBLING	21	10069.10	211451.00	0.44
28105 CHEMICAL (MFR) NOC ROSIN/RESIN/CALCIUM CARB	21	5340.57	112152.00	0.23
20305 FISH/SEAFOOD (CANNERIES/CURRING/OYSTERMEN)	21	639.24	13424.00	0.03
20105 FOOD PRODUCTS MFG. GROUND MEAT IN CONTAINERS	21	471.43	9900.00	0.02
17131 AIR COND EQUIP/HEATER/STOVE/ETC GAS/OIL/OTHR	20	4286.05	85721.00	0.18
20866 SOFT DRINK MFG. - CARBONATED - IN CANS	20	1406.25	28125.00	0.06
42211 GRAIN ELEVATOR OPERATIONS - INCL LOCAL MGRS	19	8319.11	158063.00	0.33
52111 BUILDING MATERIAL DEALER (NO SECONDHAND)	19	69999.68	1329994.00	2.77
20103 FOOD PRODUCTS MFG. MEAT/POULTRY IN CONTAINER	19	1558.47	29611.00	0.06
07290 FERTILIZER - LIQUID - APPLICATION	19	2482.84	47174.00	0.10
36901 BATTERIES - STORAGE - (MFR.)	18	7942.44	142964.00	0.30

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 5

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
28302 DRUGS/MEDICINE/PHAR. MFG INGRED. N.O.C.	18	36483.83	656709.00	1.37
50991 WHOLESALE STORES (NOT FOOD/DRINK) N.O.C.	17	3790.76	64443.00	0.13
37105 AUTOMOBILE/BUS/TRUCK ACCESSORY NOT OPER PART	16	16050.13	256802.00	0.53
32603 GLASS/GLASSWARE MFG. (CERAMIC/CHINA/MIRROR)	16	1648.94	26383.00	0.05
17535 CARPENTRY - (PVT RES./INTERIOR/SHOP/ETC.)	16	4007.50	64120.00	0.13
17315 ELECTRICAL WIRING IN BLDG.- INSTALL/FIX APPL	16	2918.94	46703.00	0.10
35500 INDUSTRIAL MACHINERY/EQUIPMENT N.O.C.	15	64328.40	964926.00	2.01
24992 WOOD PRODUCTS (MFR.) NOC (BARREL/BLINDS)	15	16331.93	244979.00	0.51
32212 BEVERAGE UNDER PRESSURE BOTTLES (MFR.) NOC	14	1293.43	18108.00	0.04
58263 RESTAURANT (SELF-SERVICE CAFETERIA/DRIVE-IN)	14	1507.64	21107.00	0.04
50121 AUTOMOBILE ACCESSORIES STORES (WHOLESALE)	13	1065.92	13857.00	0.03
39493 PLAYGROUND OR EXERCISE EQUIPMENT (MFR.)	13	2482.00	32266.00	0.07
36301 GAS APPLIANCE (STOVE) EQUIPMENT (HOUSEHOLD)	13	18194.69	236531.00	0.49
35220 FARM MACHINERY OR EQUIPMENT MFG.	13	18613.08	241970.00	0.50
30792 PLASTIC/NON-VULCANIZABLE ELASTOMER N.O.C.	13	19713.23	256272.00	0.53
50421 MEAT/FISH/SEAFOOD/POULTRY (WHOLESALE)	12	556.58	6679.00	0.01
38405 COSMETICS - (MFR.)	12	3703.33	44440.00	0.09
36302 REFRIGERATORS OR FREEZERS - HOUSEHOLD TYPE	12	3369.42	40433.00	0.08
34304 AIR CONDITIONING/HEATING - GAS/LIQUID MFG.	12	58806.83	705682.00	1.47
17311 ELECTRICAL HSHLD APPL - TV/RADIO INSTALL/FIX	12	4819.00	57828.00	0.12
39997 CANDLES - (MFR.)	11	170.27	1873.00	0.00
39413 TOYS/GAMES MFG. INCL. DOLLS & CHILD VEHICLES	11	4840.73	53248.00	0.11

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985

6

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
32908 ABRASIVES NON-METALLIC MINERAL (PAPER/CLOTH)	11	3287.36	36161.00	0.08
17621 SHEET METAL WORK - CEILING/WALL/IN/OUT NOC	11	4031.91	44351.00	0.09
36402 ELECTRICAL EQUIPMENT - APPLY TO BODY - NOC	10	22777.60	227776.00	0.47
15131 CEMENT/CONCRETE/GRANOLITHIC CONSTRUCTION	10	10634.30	106343.00	0.22
58258 RESTAURANT (NO ALCOHOL) (NO DANCE FLOOR)	9	193.11	1738.00	0.00
53412 VENDING MACHINES (CONFECTION/FOOD/BEVERAGE)	9	5523.67	49713.00	0.10
38403 MEDICAL DENTAL HOSPITAL EXPENDABLE GOODS MFG	9	5144.44	46300.00	0.10
34403 TANK BUILDING (METAL SHOP) PRESSURIZED	9	11353.33	102180.00	0.21
52213 AIR CONDITION/HEATER - GAS/FUEL OIL (DEALER)	9	1897.00	17073.00	0.04
36904 AIR CONDITIONER/HEATER - ELECTRIC MANUFACT	9	12072.78	108655.00	0.23
36902 BATTERIES - DRY - (MFR.)	9	259.33	2334.00	0.00
34811 CABLE OR WIRE ROPE MFG. (IRON OR STEEL)	9	14393.11	129538.00	0.27
25102 MATTRESS MFG. - BED/BOX SPRING/PILLOW/ETC.	9	34304.67	308742.00	0.64
35510 MACHINERY OR EQUIPMENT - FARM TYPE	8	1567.38	12539.00	0.03
50711 HARDWARE (INCL. PLUMBER SUPPLIES) (WHOLESALE)	8	10988.50	87908.00	0.18
35100 ENGINES/TURBINES (NOT AIRCRAFT) MFR N.O.C.	8	4602.25	36818.00	0.08
34402 TANK BUILDING (METAL SHOP) NOT PRESSURIZED	8	5228.38	41827.00	0.09
52214 HARDWARE (RETAIL)	8	4931.88	39455.00	0.08
37990 TRAILERS/MOBILE HOME NOT SELF-POWERED N.O.C.	8	4520.50	36164.00	0.08
36702 ELECTRICAL PART/ACCESSORY NOC (RADIO TUBES)	8	3003.00	24024.00	0.05
34401 DOORS AND WINDOWS (METAL) INCL. SASH/FRAME	8	7682.50	61460.00	0.13
32211 BEVERAGE UNDER PRESSURE BOTTLES - NON-RETURN	8	4752.63	38021.00	0.08

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985

7

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
30111 AUTOMOBILE/BUS/TRUCK TIRES (MFGR.)	8	3815.00	30520.00	0.06
15161 INSULATION WORK - INSTALL ACOUSTICAL ETC.	8	14918.13	119345.00	0.25
38404 MEDICAL DENTAL DIAGNOSTIC/TREATMENT MACHINES	7	29607.71	207254.00	0.43
35302 CONSTRUCTION, MINING & MATER HANDLING EQUIP	7	58529.14	409704.00	0.85
21101 TOBACCO PRODUCTS - NOT PLUG OR SNUFF (MFGR.)	7	201.00	1407.00	0.00
59991 SALES STABLES	7	584.71	4093.00	0.01
37312 SHIP REPAIR OR CONVERSION (RIGGING/SCALING)	7	2367.43	16572.00	0.03
37106 TRAILERS NOT SELF-POWERED N.O.C.	7	2736.57	19156.00	0.04
34905 VALVES (MFGR.)	7	2762.14	19335.00	0.04
32213 BOTTLES AND JARS (MFGR.) N.O.C.	7	209.57	1467.00	0.00
28703 CHEMICAL MFG. AGRICULTURE - HERBICIDES	7	3554.43	24881.00	0.05
28400 SOAP FLAKE/POWDER/CAKE/LIQUID NOT DETERGENT	7	816.00	5712.00	0.01
22700 CARPET OR RUG MFG.	7	1411.14	9878.00	0.02
17151 AIR CONDITIONING EQUIPMENT	7	3242.14	22695.00	0.05
34203 TOOLS - HAND TYPE - NOT POWERED (MFGR.)	6	6018.50	36111.00	0.08
28301 DRUGS/MEDICINE/PHAR. MFG INGRED. ANIMAL USE	6	26720.33	160322.00	0.33
32702 CEMENT, CONCRETE OR PLASTER (PACKAGED) MFGR.	6	2582.67	15496.00	0.03
16285 CONDUIT CONSTRUCTION FOR CABLE OR WIRES	6	463.17	2779.00	0.01
39983 HAIR GOODS MFG. (WIGS OR HAIR PIECES)	6	768.83	4613.00	0.01
36403 ELECTRIC WIRE/CABLE - INSULATED (MFGR)	6	21450.00	128700.00	0.27
35807 PUMPS OR COMPRESSOR MFG. NON-PROFESSIONAL	6	1645.67	9874.00	0.02
35301 ELEVATORS - (MFGR.)	6	22217.33	133304.00	0.28

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985

8

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
20821 BEER/ALE/MALT LIQUOR - IN BOTTLES (BREWER)	6	833.33	5000.00	0.01
58101 CATERERS	6	173.33	1040.00	0.00
57121 FURNITURE STORES (RETAIL) (CARPET/RUG/ETC.)	6	3804.67	22828.00	0.05
54601 BAKERIES (RETAIL)	6	289.50	1737.00	0.00
52511 CONTRACTOR EQUIP DISTRIBUTOR (NO SCAFFOLDS)	6	16455.83	98735.00	0.21
50493 GROCERY (WHOLESALE) FRUIT/VEGETABLE DEALER	6	4396.83	26381.00	0.05
36906 POWER EQUIPMENT HOUSEHOLD (OUTDOOR/WORKSHOP)	6	3503.83	21023.00	0.04
35402 METAL WORKING MACHINERY AND EQUIPMENT MFG	6	217486.17	1304917.00	2.72
34306 PLUMBING SUPPLIES FIXTURES	6	941.50	5649.00	0.01
34202 TOOLS - HAND TYPE - POWERED (MFG.)	6	5979.17	35875.00	0.07
20861 FRUIT OR VEGETABLE JUICE MFG. - NO BOTTLING	6	15940.17	95641.00	0.20
17132 GAS APPLIANCE/EQUIP HOUSEHOLD-TYPE SERVICE	6	1123.17	6739.00	0.01
58257 RESTAURANT (NO ALCOHOL) (DANCE FLOOR)	5	462.00	2310.00	0.00
17941 WATERPROOFING - (BRUSH/PRESSURE/BY-TROWEL)	5	3457.00	17285.00	0.04
17785 WELDING OR CUTTING	5	2678.00	13390.00	0.03
76412 CARPET/RUG/UPHOLSTERY CLEANING (FURNITURE)	5	441.80	2209.00	0.00
39960 FLOOR COVERING (NOT CARPET) MFG. LINOLEUM	5	4539.80	22699.00	0.05
35803 AIR CONDITION/HEATER EQUIPMENT MFG N.O.C.	5	3245.80	16229.00	0.03
30693 PLASTIC/RUBBER/SPONGE HOUSEHOLD GOOD MFG NOC	5	1273.00	6365.00	0.01
29111 ASPHALT OR TAR DISTILLING/REFINING/WORKS	5	3886.20	19431.00	0.04
16225 SEWER MAINS AND CLEANING	5	2081.80	10409.00	0.02
39993 TEXTILE PRODUCTS MFG. (FABRICATED) N.O.C.	5	540.00	2700.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985

9

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
39496 SPORTING GOODS OR ATHLETIC EQUIP (GOLF/ETC.)	5	9562.20	47811.00	0.10
36102 ELECTRIC POWER (GENERATING) MACHINE EQUIP	5	83600.00	418000.00	0.87
28701 FERTILIZER - (MFGR.)	5	27837.60	139188.00	0.29
28402 SOAP OR SYNTHETIC DETERGENT MFG. N. O. C.	5	990.40	4952.00	0.01
25220 FIREPROOFING EQUIPMENT (MFGR.)	5	11802.80	59014.00	0.12
20404 BABY FOOD - IN OTHER THAN GLASS CONTAINER	5	116.00	580.00	0.00
17171 AIR COND EQUIP/HEATER/STOVE/ETC N.O.C.	5	412.00	2060.00	0.00
17122 AIR COND EQUIP/HEATER/STOVE/ETC ELECTRIC	5	320.00	1600.00	0.00
44211	4	879.00	3516.00	0.01
76411 FURNITURE UPHOLSTERING	4	10537.50	42150.00	0.09
59501 SPORTING GOODS/ATHLETIC EQUIP (RETAIL) NOC	4	128687.25	514749.00	1.07
34303 AIR CONDITIONING/HEATING - COAL/WOOD RETAIL	4	382.25	1529.00	0.00
34111 CANS - METAL - PRESSURIZED (MFGR.) AEROSOL	4	938.25	3753.00	0.01
21000 TOBACCO PRODUCTS MFG. - CIGAR/CIGARETTES	4	135.00	540.00	0.00
15163 GEN. CONTRACTING - FAMILY BLDG. CONSTRUCTION	4	4687.00	18748.00	0.04
53411 NEWSPAPER RACKS (VENDING MACHINES N.O.C.)	4	12775.00	51100.00	0.11
37324 BOATS (MFGR.) N.O.C.	4	10875.00	43500.00	0.09
34305 AIR CONDITIONING/HEATING - GAS/LIQUID RETAIL	4	31604.75	126419.00	0.26
17885 BUILDING OR STRUCTURE RAISE/MOVE/UNDERPIN	4	14263.00	57052.00	0.12
17115 WATER SOFTENING EQUIPMENT - SERVICE/INSTALL	4	466.50	1866.00	0.00
16245 LINE CONSTRUCT (ELEC. LIGHT/POWER/TELEPHONE)	4	760.25	3041.00	0.01
50631 HOUSEHOLD APPLIANCE STORES (WHOLESALE)	4	2653.75	10615.00	0.02

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 10

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
38310 OPTICAL GOODS (MFR.) NOC (EYEGLASS/LENSES)	4	1356.75	5427.00	0.01
37102 AUTOMOBILE BODIES - EXCLUDING TRAILERS MFR	4	429867.50	1719470.00	3.58
36600 ALARMS - BURGLAR (MFG.)	4	14226.75	56907.00	0.12
36512 TELEVISION SETS - HOUSEHOLD TYPE (MFR.)	4	42500.00	170000.00	0.35
35805 GASOLINE PUMPS RETAIL (INCL. TANK LOAN/RENT)	4	2254.50	9018.00	0.02
35303 ESCALATORS OR MOVING SIDEWALKS (MFR.)	4	692.75	2771.00	0.01
34404 LADDERS - METAL (CHAIR/STEP/STOOL/ETC. NOC)	4	9392.75	37571.00	0.08
34302 AIR CONDITIONING/HEATING - COAL/WOOD MFG.	4	1241.75	4967.00	0.01
32704 CONCRETE - MIXED IN TRANSIT (MFR.)	4	6467.50	25870.00	0.05
32290 FIBER GLASS - (MFR.)	4	23644.00	94576.00	0.20
20870 SOFT DRINK MFG. - NOT IN BOTTLES OR CANS	4	400.00	1600.00	0.00
16223 WATER/STEAM MAINS OR CONNECTIONS CONSTRUCT	4	13729.50	54918.00	0.11
07106 FRUIT OR VEGETABLE - FRESH - PICK OR PACK	4	1158.00	4632.00	0.01
99950	3	200.33	601.00	0.00
38401 MEDICAL DENTAL HOSPITAL INSTRUMENTS (MFR.)	3	55997.67	167993.00	0.35
58261 RESTAURANT (WITH ALCOHOL > 75) (NO DANCE)	3	766.67	2300.00	0.00
50973 SEED MERCHANT (INCL MISDELIVER/GERM FAILURE)	3	2575.67	7727.00	0.02
50621 AIR CONDITION/HEATERS (DEALER/CONTRACTOR)NOC	3	6000.00	18000.00	0.04
50611 AIR CONDITION/HEATERS (DEALER/CONTRACTOR)	3	407.67	1223.00	0.00
39996 PIPES OR TUBES MFG. (METAL)	3	21828.00	65484.00	0.14
29112 OIL/GASOLINE/KEROSENE - REFINING - PETROLEUM	3	2575.67	7727.00	0.02
16265 OIL/GAS PIPELINE CONSTRUCTION INC. PILE DRV.	3	10833.33	32500.00	0.07

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 11

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
52212 AIR CONDITION/HEATER - ELECTIRC (DEALER)	3	687.33	2062.00	0.00
39991 SWIMMING POOLS OR ACCESSORIES MFG.	3	8788.67	26366.00	0.05
20906 ICE MFR.	3	1166.00	3498.00	0.01
58131 CAFETERIAS - EXCL HOTEL (REFRESHMENT STANDS)	3	341.33	1024.00	0.00
50492 FROZEN FOOD (WHOLESALE)	3	1427.67	4283.00	0.01
24301 DOORS AND WINDOWS (WOOD) SASH/FRAME (MFR.)	3	1211.67	3635.00	0.01
19510 FIREARMS - HANDGUNS/RIFLES/SHOTGUNS -(MFR.)	3	1499.67	4499.00	0.01
17425 SMOKESTACK/CHIMNEY-CONSTRUCTION/MASONRY WORK	3	5475.67	16427.00	0.03
76992 GUNSMITHING (SMALL ARMS) INCIDENTAL SALES	3	33666.67	101000.00	0.21
54521 ICE CREAM STORES (CONSUMPTION ON PREMISES)	3	96.67	290.00	0.00
35401 TOOLS - DIES/DRILLS/JIGS/REAMERS/TAPS MFR.	3	12890.33	38671.00	0.08
34610 METAL GOODS - STAMPING - NOT SIGNS - N.O.C.	3	2748.33	8245.00	0.02
34301 PLUMBERS SUPPLIES MFG.	3	73053.67	219161.00	0.46
33503 WIRE OR CABLE INSULATE/COVER (MFR) N.O.C.	3	30181.67	90545.00	0.19
26500 BOX/BOX-SHOCK MFG. - CORRUGATED/FIBER-BOARD.	3	9304.00	27912.00	0.06
24302 PRE-FABRICATED BLDG. (EXCLUDE ERECTION) MFG	3	11721.67	35165.00	0.07
20402 FEED MFG. - HOUSE PET USE	3	64.33	193.00	0.00
17461 MARBLE/STONE-SETTING/TILE/MOSAIC INSIDE NOC	3	27891.67	83675.00	0.17
80712 DENTAL LABORATORIES	2	885.00	1770.00	0.00
36905 AIR CONDITIONER/HEATER - ELECTRIC RETAILER	2	3839.50	7679.00	0.02
32707 CONCRETE PRODUCTS - STRUCTURAL (MFR.) NOC	2	4784.50	9569.00	0.02
28403 FLOOR POLISH, WAX, OR DRESSING MFG.	2	7525.00	15050.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 12

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
24991 LADDERS - INCLUDE CHAIR/STEP/STOOL (WOOD) MFG	2	6500.00	13000.00	0.03
17121 AIR COND EQUIP/HEATER/STOVE/ETC OIL/KEROSENE	2	1452.00	2904.00	0.01
50401 MILK DEPOTS OR DEALERS	2	850.00	1700.00	0.00
35700 OFFICE MACHINES MFG. (ADD/DICTATE/TYPWRITE)	2	8000.00	16000.00	0.03
34110 CANS - METAL - NOT PRESSURIZED (MFR.)	2	1125.00	2250.00	0.00
28107 GAS CYL MFG. N.O.C. OXYGEN/HYDROGEN/ACETYLEN	2	1125.00	2250.00	0.00
26210 PAPER MFG. BOOKBIND/CARBON/DRESS-PATTERN/ETC	2	7800.00	15600.00	0.03
17983 FIREPROOFING - STRUCTURES	2	19200.00	38400.00	0.08
16141 DRIVEWAY/PARKING-AREA/SIDEWALK-CONSTRUCTION	2	2255.50	4511.00	0.01
14002 MINING (QUARRY, ORE MILLING -GYP/LIME/ZINC)	2	2250.00	4500.00	0.01
89981 NO EXPOSURE MANUFACTURER'S REP (RETAIL)	2	1395.00	2790.00	0.01
59994 PET STORES	2	396.00	792.00	0.00
50881 LIQUORS AND WINES (WHOLESALE)	2	118.00	236.00	0.00
39994 MATCHES (MFR.)	2	340.00	680.00	0.00
37114 TRUCK BODIES (MFR.)	2	4353.50	8707.00	0.02
56991 CLOTHING/WEARING APPAREL STORES (RETAIL)	2	387.50	775.00	0.00
52512 CONTRACTOR EQUIP DISTRIBUTOR (SCAFFOLDS)	2	164122.50	328245.00	0.68
50971 SEED MERCHANT (EXCL MISDELIVER/GERM FAILURE)	2	8956.00	17912.00	0.04
39932 FLUORESCENT OR NEON SIGNS MFG. N.O.C.	2	2950.00	5900.00	0.01
37201 AIRCRAFT OR AIRCRAFT PARTS - (MFR.)	2	156250.00	312500.00	0.65
37111 MOTORCYCLE MFG. INCLUDING ASSEMBLING	2	608.50	1217.00	0.00
29902 CHARCOAL MFG. - INCLUDING DISTILLATION	2	412.50	825.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 13

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
20822 BEER/ALE/MALT LIQUOR - IN CANS (BREWERS)	2	1787.50	3575.00	0.01
59821 COAL/FUEL/OIL/WOOD DEALERS (INCL LOCAL MGRS)	2	4007.00	8014.00	0.02
55962 BOAT SALES AGENCIES (NO BOAT BLDGS/STORAGE)	2	969.50	1939.00	0.00
52311 GLASS SHOPS (RETAIL)	2	1844.00	3688.00	0.01
50811 GASOLINE PUMP (INCL TANKS RENTED)(WHOLESALE)	2	3156.00	6312.00	0.01
50211 DRUGSTORE (WHOLESALE) INCL DRUG SUPPLY HOUSE	2	23750.00	47500.00	0.10
38611 CAMERA MFG. (PHOTOGRAPHIC EQUIP & SUPPLIES)	2	1413.50	2827.00	0.01
36101 INSTRUMENTS (ANALYTIC/CALIBRATE/THERMOMETER)	2	1026.50	2053.00	0.00
34901 DRUMS OR CONTAINERS - METAL - (MFR.)	2	3500.00	7000.00	0.01
32901 STEEL OR WIRE WOOL (MFR.)	2	3600.00	7200.00	0.01
32410 CEMENT OR PLASTER - BULK - (MFR.)	2	14500.00	29000.00	0.06
28102 GAS DRUM MFG. OXYGEN/HYDROGEN/ACETYLENE NOC	2	20730.50	41461.00	0.09
20850 ALCOHOLIC BEVERAGE MFG.	2	752.50	1505.00	0.00
20401 FLOUR MILLING	2	193.50	387.00	0.00
20204 MILK PROCESSING	2	87.50	175.00	0.00
17984 HOUSE FURNISHINGS INSTALL - ALSO UPHOLSTER	2	247.00	494.00	0.00
17165 FIRE PROTECTION SYSTEMS INSTALL/REPAIR	2	9148.00	18296.00	0.04
15111 EXCAVATION	2	362.50	725.00	0.00
89982 NO EXPOSURE MANUFACTURER'S REP (WHOLESALE)	1	48750.00	48750.00	0.10
39981 FIRE EXTINGUISHERS - (MFR.)	1	45.00	45.00	0.00
32509	1	13666.00	13666.00	0.03
73912 FIRE EXTINGUISHER (SERVICE/REFILL/TEST)	1	4639.00	4639.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 14

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
73908 AEROSOL CONTAINER (FILL/CHARGE) FOR OTHERS	1	2500.00	2500.00	0.01
59181	1	7000.00	7000.00	0.01
35998 SEWING MACHINES MFG. - HOUSEHOLD USE	1	1000.00	1000.00	0.00
34703 METALS (PROCESSING) (GOLD LEAF/ROLLING/WIRE)	1	19357.00	19357.00	0.04
32907	1	66667.00	66667.00	0.14
28705	1	146.00	146.00	0.00
19202 AMMUNITION - (SHELLS/PROJECTILES) MFG. NOC	1	1000.00	1000.00	0.00
17895 MILLWRIGHT WORK - ERECT/REPAIR MACHINE/EQUIP	1	3567.00	3567.00	0.01
17233 PAINTING - SHOP OPERATIONS PAPER-HANG/SIGN	1	456.00	456.00	0.00
16280	1	50.00	50.00	0.00
15125 OIL RIG/DERRICK IRON/STEEL ERECTION/DISMANT.	1	5164.00	5164.00	0.01
75301 AUTOMOBILE/BUS/TRUCK TIRES RETREAD MFG.	1	7000.00	7000.00	0.01
73913 PACKAGING FOR DOMESTIC & OVERSEA SHIPMENT	1	830.00	830.00	0.00
58262 RESTAURANT (WITH ALCOHOL > 75) (DANCE FLOOR)	1	70.00	70.00	0.00
54911	1	36.00	36.00	0.00
52211 AIR CONDITION/HEATER - COAL/WOOD (DEALER)	1	45000.00	45000.00	0.09
39415	1	93.00	93.00	0.00
38110 INSTRUMENTS - (MFG.) - N.O.C.	1	1200.00	1200.00	0.00
36703 ELECTRONIC COMPONENTS MFG.	1	105.00	105.00	0.00
35802 AIR CONDITION EQUIPMENT MFG. RETAILER	1	17.00	17.00	0.00
35603 BALL OR ROLLER BEARINGS (MFG.)	1	4000.00	4000.00	0.01
35520 MACHINERY/EQUIPMENT - MOBILE CONSTRUCTION	1	112500.00	112500.00	0.23

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 15

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
31990 LEATHER GOODS (NOT APPAREL) CHAMOIS/SADDLE	1	10000.00	10000.00	0.02
28903 COTTONSEED OIL MFG MECHANICAL/SOLVENT EXTRAC	1	4510.00	4510.00	0.01
28108 GAS TANK CARS MFG. NOC OXYGEN/HYDROGEN/ETC.	1	1200.00	1200.00	0.00
24304 VENEER PRODUCTS (PLYWOOD/SHOE FINDING/STOCK)	1	750.00	750.00	0.00
19612 AMMUNITION - HANDGUN/RIFLE/SHOTGUN (MFR.)	1	72356.00	72356.00	0.15
17751 DRILLING - WATER	1	3000.00	3000.00	0.01
04011	1	125.00	125.00	0.00
86990 CLUBS (COUNTRY/GOLF/POLO/TENNIS/SWIM/ETC.)	1	400.00	400.00	0.00
58260 RESTAURANT (WITH ALCOHOL < 75) (DANCE FLOOR)	1	265.00	265.00	0.00
50993 TOBACCO (WHOLESALE)	1	39.00	39.00	0.00
36510 COMMUNICATION SYSTEM (HOUSEHOLD) (RADIO/ETC)	1	100.00	100.00	0.00
35801 AIR CONDITION EQUIPMENT MANUFACTURER	1	425.00	425.00	0.00
28901 ADHESIVES AND ADHESIVE TAPE MFR.	1	2500.00	2500.00	0.01
24211 WOOD/LUMBER SAW MILL/MILL YARD PRESERVING	1	50000.00	50000.00	0.10
22802 FIBER MFG. BURLAP/WEAVING/TEXTILE/WOOL/YARN	1	600.00	600.00	0.00
20908 BABY FOOD - IN GLASS CONTAINERS	1	300.00	300.00	0.00
19110 FIREARMS - MFR. - N.O.C.	1	4000.00	4000.00	0.01
17982 FENCE ERECTION - METAL	1	20.00	20.00	0.00
17235 PAINTING - PAPER-HANGING/SIGN/LETTERING	1	500.00	500.00	0.00
16221 GAS MAINS/CONNECTIONS CONSTRUCTION	1	8912.00	8912.00	0.02
12002 SURFACE MINING (COAL BILLET/BRIQUETTE MFG.)	1	11453.00	11453.00	0.02
76290 COMMUNICATIONS EQUIPMENT INSTALLATION	1	500.00	500.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 16

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
59211 LIQUORS AND WINES (RETAIL)	1	400.00	400.00	0.00
50853 GAS DEALER (LIQUIFIED PETROLEUM) (WHOLESALE)	1	6180.00	6180.00	0.01
50461 WATER (SPRING) IN BOTTLES (NOT CARBONATED)	1	10.00	10.00	0.00
39931 SIGNS - METAL - (MFGR.)	1	63570.00	63570.00	0.13
39302 MUSICAL INSTRUMENTS MFGR. (ORGAN/PIANO)	1	500.00	500.00	0.00
38200 INSTRUMENTS - CONTROL - (MFGR.)	1	500.00	500.00	0.00
37322 BOATS - INBOARD OUTBOARD (MFGR.)	1	1429.00	1429.00	0.00
28407 POLISH, WAX, OR DRESSING MFG. - OTHER NOC	1	860.00	860.00	0.00
28401 SOAP OR SYNTHETIC-DETERGENT MFG. HOUSEHOLD	1	82.00	82.00	0.00
28303 DRUGS - GROUND DRUG PRODUCTS (MFGR.)	1	50.00	50.00	0.00
22903 NET MFG. - ROPE TWINE OR CORDAGE (ROPE)	1	12500.00	12500.00	0.03
17145 BOILER/STEAM-PIPE SERVICE/INSULATE/INSPECT	1	3596.00	3596.00	0.01
01901 FARM PRODUCTS (PRODUCER)	1	125.00	125.00	0.00
73125 ADVERTISING COMPANIES - OUTDOOR	1	264.00	264.00	0.00
70114 APARTMENT HOTELS (HOTELS)	1	87.00	87.00	0.00
53311 FIVE AND TEN CENT STORES	1	20.00	20.00	0.00
50221 ANHYDROUS AMMONIA DISTRIBUTING (WHOLESALE)	1	450.00	450.00	0.00
39910 BROOMS AND BRUSHES - (MFGR.)	1	753.00	753.00	0.00
35804 AIR CONDITION/HEATER EQUIPMENT RETAIL N.O.C.	1	14500.00	14500.00	0.03
34500 BOLTS, NUTS AND SCREWS - (MFGR.)	1	12500.00	12500.00	0.03
34112 AEROSOL CONTAINERS (FILL/CHARGE) PACKAGE OWN	1	566.00	566.00	0.00
33300 BLAST FURNACE OPERATIONS (SMELT/DETIN/LEAD)	1	52500.00	52500.00	0.11

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

12:31 FRIDAY, AUGUST 23, 1985 17

YEARS 1980 THRU 1985

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
17231 INTERIOR DECORATORS	1	10000.00	10000.00	0.02
17114 TANK ERECTION OR REPAIR - METAL - IN BLDG.	1	628.00	628.00	0.00
13912 OIL/GAS WELLS (SHOOTING, SERVICING, ETC.)	1	250000.00	250000.00	0.52
TOTAL	5833	8233.79	48027674.00	100.00

TABLE X

We have also included a table showing the claim activity of each insurer as reported to us each year. If insurers are not reporting claims as they should, we will be contacting them concerning disciplinary measures we may find necessary to employ in order to acquire greater attention to detail on their part. We do intend to maintain a full and accurate data base in this line of business.

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 64

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
LIBERTY MUTUAL INS CO	161	7352.96	1183827.00	11.23
HOME INDEMNITY CO	118	27668.69	3264906.00	30.98
EMPLOYERS M LIABILITY INS CO OF WI	96	2241.71	215204.00	2.04
AETNA CASUALTY & SURETY C	75	9074.13	680560.00	6.46
AMERICAN MUT LIABILITY INS CO	74	4970.45	367813.00	3.49
FEDERATED MUTUAL INS CO	70	5077.84	355449.00	3.37
CONTINENTAL CAS CO	52	9319.67	484623.00	4.60
HARTFORD ACCIDENT AND INDEMNITY CO	31	5178.16	160523.00	1.52
TRANSPORTATION INS CO	30	9094.37	272831.00	2.59
WAUSAU UNDERWRITERS INS CO	30	1059.73	31792.00	0.30
SAINT PAUL FIRE AND MARINE INS CO	30	1352.17	40565.00	0.38
INSURANCE CO OF NORTH AMERICA	22	3244.32	71375.00	0.68
CONTINENTAL INS CO	21	4937.57	103689.00	0.98
LUMBERMENS M CASUALTY CO	18	514.83	9267.00	0.09
BITUMINOUS CAS CORPORATION	17	3140.47	53388.00	0.51
UNITED STATES FIRE INS CO	14	1418.64	19861.00	0.19
TRAVELERS IND CO	14	803.36	11247.00	0.11
AETNA INS CO	13	1722.00	22386.00	0.21
IGF INS CO	12	1146.92	13763.00	0.13
AMERICAN CASUALTY CO OF READING	10	288.50	2885.00	0.03
SENTRY INS A M C	10	10518.80	105188.00	1.00
WESTERN CASUALTY AND SURETY CO	10	592.60	5926.00	0.06

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 65

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
MARYLAND CASUALTY CO	9	2254.22	20288.00	0.19
BITUMINOUS FIRE AND MARINE INS CO	9	223.22	2009.00	0.02
SAFECO INS CO OF AMERICA	8	597.13	4777.00	0.05
ROYAL GLOBE INS CO	8	2132.88	17063.00	0.16
UNITED STATES FID & GUARANTY CO	7	112290.29	786032.00	7.46
INDIANA LUMBERMENS MUTUAL INS CO	7	3726.29	26084.00	0.25
COMMERCIAL UNION INS CO	7	8457.57	59203.00	0.56
AMERICAN FAM MUTUAL INS CO	6	288.00	1728.00	0.02
GULF INS CO	5	5100.00	25500.00	0.24
AMERICAN MOTORISTS INS CO	5	14263.80	71319.00	0.68
RELIANCE INS CO	5	29931.20	149656.00	1.42
NORTHBROOK PROPERT & CASUALTY INS CO	4	124.75	499.00	0.00
HARTFORD FIRE INS CO	4	3787.50	15150.00	0.14
CENTENNIAL INS CO	4	1073.50	4294.00	0.04
HOME INS CO	4	54817.50	219270.00	2.08
ROYAL INDEMNITY CO	4	8547.50	34190.00	0.32
AMERICAN EMPLOYERS INS CO	4	4306.25	17225.00	0.16
SHELTER MUTUAL INS CO.	4	2999.25	11997.00	0.11
NORTH RIVER INS CO	4	2554.00	10216.00	0.10
IOWA NATIONAL MUTUAL INS CO	4	2104.00	8416.00	0.08
FEDERAL INS CO	3	1775.67	5327.00	0.05
SAINT PAUL MERCURY INS CO	3	266.67	800.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 66

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
HAWKEYE SECURITY INS CO	3	794.33	2383.00	0.02
MICHIGAN MUTUAL INS CO	3	34116.67	102350.00	0.97
EMPLOYERS M CASUALTY CO	2	14500.00	29000.00	0.28
GLOBE INDEMNITY CO	2	2720.00	5440.00	0.05
ELECTRIC M LIABILITY INS CO	2	2289.00	4578.00	0.04
FIDELITY & CASUALTY CO OF NY	2	3500.00	7000.00	0.07
ASSOCIATED INDEMNITY CORPORATION	2	3475.00	6950.00	0.07
CIGNA INSURANCE CO	2	6294.50	12589.00	0.12
NORTHERN INS CO OF NEW YORK	2	2164.00	4328.00	0.04
UNITED FIRE AND CASUALTY CO	2	1014.50	2029.00	0.02
RANGER INS CO	1	10000.00	10000.00	0.09
TRUCK INS EXCHANGE	1	68611.00	68611.00	0.65
CONTINENTAL WESTERN INS CO	1	100.00	100.00	0.00
GRINNELL MUTUAL REINSURANCE CO	1	124.00	124.00	0.00
PENN AMERICA INS CO	1	1000.00	1000.00	0.01
GREAT NORTHERN INS CO	1	1898.00	1898.00	0.02
FIREMANS FUND INS CO	1	39750.00	39750.00	0.38
AETNA INSURANCE COMPANY	1	200.00	200.00	0.00
THE MILLERS MUTUAL INSURANCE ASSOCIATION OF ILLINOIS	1	12500.00	12500.00	0.12
GENERAL I C OF AMERICA	1	950.00	950.00	0.01
NATIONAL BEN FRANKLIN INS CO OF ILL	1	5000.00	5000.00	0.05
INTERNATIONAL INS CO	1	1250000.00	1250000.00	11.86

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1983

12:31 FRIDAY, AUGUST 23, 1985 67.

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
ATLANTIC MUTUAL INS CO	1	750.00	750.00	0.01
HARTFORD CASUALTY INS CO	1	328.00	328.00	0.00
FEDERAL KEMPER INS CO	1	150.00	150.00	0.00
HANOVER INS CO	1	172.00	172.00	0.00
NATIONWIDE MUTUAL INS CO	1	400.00	400.00	0.00
WESTCHESTER FIRE INS CO	1	300.00	300.00	0.00
STATE FARM FIRE AND CASUALTY CO	1	407.00	407.00	0.00
TOTAL	1087	9694.02	10537398.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 50

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
AETNA CASUALTY & SURETY C	446	6332.19	2824155.00	23.25
LIBERTY MUTUAL INS CO	161	7678.80	1236287.00	10.18
EMPLOYERS M LIABILITY INS CO OF WI	141	5996.72	845537.00	6.96
FEDERATED MUTUAL INS CO	114	1783.50	203319.00	1.67
AMERICAN MUT LIABILITY INS CO	104	7233.08	752240.00	6.19
SAINT PAUL FIRE AND MARINE INS CO	28	5672.07	158818.00	1.31
CONTINENTAL INS CO	27	1147.67	30987.00	0.26
CONTINENTAL CAS CO	25	30514.20	762855.00	6.28
INS CO OF N AMER	21	5291.71	111126.00	0.91
WAUSAU UNDERWRITERS INS CO	19	1309.89	24888.00	0.20
UNITED STATES FIRE INS CO	19	707.16	13436.00	0.11
HARTFORD ACCIDENT AND INDEMNITY CO	15	39578.87	593683.00	4.89
AMERICAN CASUALTY CO OF READING	15	1377.67	20665.00	0.17
TRAVELERS IND CO	15	4303.53	64553.00	0.53
ZURICH INS CO UNITED STATES BRANCH	14	1547.07	21659.00	0.18
ROYAL GLOBE INS CO	14	5691.57	79682.00	0.66
BITUMINOUS CAS CORPORATION	13	2798.38	36379.00	0.30
AMERICAN EMPLOYERS INS CO	12	48145.08	577741.00	4.76
LUMBERMENS M CASUALTY CO	10	1798.80	17988.00	0.15
TRANSPORTATION INS CO	10	4574.50	45745.00	0.38
UNITED STATES FID & GUARANTY CO	10	2856.80	28568.00	0.24
MARYLAND CASUALTY CO	9	10456.33	94107.00	0.77

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 51

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
GENERAL I C OF AMERICA	7	1183.00	8281.00	0.07
NORTH RIVER INS CO	6	419.83	2519.00	0.02
ELECTRIC M LIABILITY INS CO	5	34167.40	170837.00	1.41
NATIONWIDE MUTUAL INS CO	5	242.60	1213.00	0.01
AETNA INS CO	5	1480.00	7400.00	0.06
TRUCK INS EXCHANGE	4	15590.00	62360.00	0.51
EMPLOYERS M CASUALTY CO	4	27836.00	111344.00	0.92
AMERICAN MOTORISTS INS CO	4	98439.50	393758.00	3.24
SHELTER MUTUAL INS CO.	4	23727.75	94911.00	0.78
ROYAL INDEMNITY CO	4	377.50	1510.00	0.01
HAWKEYE SECURITY INS CO	4	782.00	3128.00	0.03
IGF INS CO	4	5697.25	22789.00	0.19
THE MILLERS MUTUAL INSURANCE ASSOCIATION OF ILLINOIS	3	580.67	1742.00	0.01
CENTENNIAL INS CO	3	10416.67	31250.00	0.26
ATLANTIC MUTUAL INS CO	3	2183.33	6550.00	0.05
FIREMENS INS CO OF NEWARK NEW JERSEY	3	2586.00	7758.00	0.06
STATE FARM FIRE AND CASUALTY CO	3	308.67	926.00	0.01
RANGER INS CO	2	12250.00	24500.00	0.20
CONTINENTAL WESTERN INS CO	2	13770.50	27541.00	0.23
NATIONAL BEN FRANKLIN INS CO OF ILL	2	1248.00	2496.00	0.02
ASSOCIATED GENERAL INS CO	2	275.00	550.00	0.00
MICHIGAN MUTUAL INS CO	2	10500.00	21000.00	0.17

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 52

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
AMERICAN GUARANTEE & LIABILITY INS C	2	1012.50	2025.00	0.02
FIREMANS FUND INS CO	2	14226.50	28453.00	0.23
UNITED FIRE AND CASUALTY CO	1	2081227.00	2081227.00	17.13
TRANSCONTINENTAL INS CO	1	200.00	200.00	0.00
NATIONAL SURETY CORPORATION	1	5618.00	5618.00	0.05
GULF INS CO	1	50000.00	50000.00	0.41
STATE AUTO & CASUALTY UNDERWRITERS	1	2000.00	2000.00	0.02
INDIANA LUMBERMENS MUTUAL INS CO	1	50.00	50.00	0.00
MASSACHUSETTS BAY INS CO	1	39.00	39.00	0.00
GENERAL ACC F & L ASR CORP LTD US BR	1	75000.00	75000.00	0.62
IOWA NATIONAL MUTUAL INS CO	1	30.00	30.00	0.00
HOME INDEMNITY CO	1	19366.00	19366.00	0.16
AMERICAN AUTOMOBILE INS CO	1	244056.00	244056.00	2.01
BUCKEYE UNION INS CO	1	1000.00	1000.00	0.01
INTERNATIONAL INS CO	1	15000.00	15000.00	0.12
HANOVER INS CO	1	3000.00	3000.00	0.02
COMMERCIAL UNION INS CO	1	2000.00	2000.00	0.02
FEDERAL KEMPER INS CO	1	68.00	68.00	0.00
AMERICAN INS CO	1	750.00	750.00	0.01
SHELTER GENERAL INS CO.	1	4016.00	4016.00	0.03
HOME INS CO	1	45428.00	45428.00	0.37
IOWA KEMPER INS CO	1	17750.00	17750.00	0.15

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1982

12:31 FRIDAY, AUGUST 23, 1985 53

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
NORTHWESTERN NL CASUALTY CO	1	875.00	875.00	0.01
GRINNELL MUTUAL REINSURANCE CO	1	50.00	50.00	0.00
TOTAL	1349	9004.29	12146782.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 39

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
LIBERTY MUTUAL INS CO	334	1990.07	664684.00	7.68
AMERICAN MUT LIABILITY INS CO	100	6813.91	681391.00	7.88
AETNA CASUALTY & SURETY C	100	11239.92	1123992.00	12.99
FEDERATED MUTUAL INS CO	66	624.83	41239.00	0.48
EMPLOYERS M LIABILITY INS CO OF WI	59	9918.44	585188.00	6.76
CONTINENTAL GAS CO	33	4570.85	150838.00	1.74
UNITED STATES FID & GUARANTY CO	25	1352.68	33817.00	0.39
CONTINENTAL INS CO	24	19061.67	457480.00	5.29
HOME INDEMNITY CO	23	45625.74	1049392.00	12.13
SAINT PAUL FIRE AND MARINE INS CO	22	1350.68	29715.00	0.34
TRAVELERS IND CO	20	93760.50	1875210.00	21.68
INS CO OF N AMER	19	7594.95	144304.00	1.67
TRANSPORTATION INS CO	18	263.28	4739.00	0.05
ROYAL GLOBE INS CO	16	4653.31	74453.00	0.86
LUMBERMENS M CASUALTY CO	16	758.56	12137.00	0.14
TRUCK INS EXCHANGE	12	4279.58	51355.00	0.59
COMMERCIAL UNION INS CO	11	201.73	2219.00	0.03
NATIONWIDE MUTUAL INS CO	11	637.82	7016.00	0.08
ELECTRIC M LIABILITY INS CO	10	861.60	8616.00	0.10
WAUSAU UNDERWRITERS INS CO	10	1557.00	15570.00	0.18
BITUMINOUS GAS CORPORATION	9	11014.78	99133.00	1.15
AETNA INS CO	8	3432.13	27457.00	0.32

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 40

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
RANGER INS CO	7	6513.29	45593.00	0.53
ZURICH INS CO UNITED STATES BRANCH	6	990.67	5944.00	0.07
FIREMANS FUND INS CO	5	15983.40	79917.00	0.92
UNITED STATES FIRE INS CO	5	1777.40	8887.00	0.10
AMERICAN MOTORISTS INS CO	5	3316.00	16580.00	0.19
HAWKEYE SECURITY INS CO	5	668.80	3344.00	0.04
INDIANA LUMBERMENS MUTUAL INS CO	4	226720.25	906881.00	10.48
GENERAL I C OF AMERICA	4	794.25	3177.00	0.04
NORTH RIVER INS CO	3	6021.67	18065.00	0.21
HARTFORD ACCIDENT AND INDEMNITY CO	3	8570.00	25710.00	0.30
SHELTER MUTUAL INS CO.	3	16620.67	49862.00	0.58
STATE FARM FIRE AND CASUALTY CO	3	1076.67	3230.00	0.04
AMERICAN STATES INS CO	3	10750.00	32250.00	0.37
MARYLAND CASUALTY CO	2	2194.50	4389.00	0.05
SAFECO INS CO OF AMERICA	2	1742.00	3484.00	0.04
MICHIGAN MUTUAL INS CO	2	8948.00	17896.00	0.21
FIDELITY & CASUALTY CO OF NEW YORK	2	2255.00	4510.00	0.05
PACIFIC EMPLOYERS INS CO	2	98.00	196.00	0.00
AMERICAN CASUALTY CO OF READING	2	95.00	190.00	0.00
HANOVER INS CO	2	475.00	950.00	0.01
INDUSTRIAL INDEMNITY CO	2	131255.50	262511.00	3.03
WESTCHESTER FIRE INS CO	1	326.00	326.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1981

12:31 FRIDAY, AUGUST 23, 1985 41

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
IOWA NATIONAL MUTUAL INS CO	1	500.00	500.00	0.01
AMERICAN INS CO	1	2500.00	2500.00	0.03
YOSEMITE INS CO	1	4000.00	4000.00	0.05
AMERICAN GUARANTEE & LIABILITY INS C	1	1000.00	1000.00	0.01
EMPLOYERS M CASUALTY CO	1	1233.00	1233.00	0.01
FEDERAL INS CO	1	200.00	200.00	0.00
HOME INS CO	1	630.00	630.00	0.01
MILLERS MUTUAL INS ASSOCIATION OF IL	1	3913.00	3913.00	0.05
AMERICAN EMPLOYERS INS CO	1	3596.00	3596.00	0.04
TOTAL	1028	8415.77	8651409.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 27

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
LIBERTY MUTUAL INS CO	322	3527.80	1135951.00	15.87
FEDERATED MUTUAL INS CO	90	5739.99	516599.00	7.22
AETNA CASUALTY & SURETY C	73	1946.25	142076.00	1.99
EMPLOYERS M. LIABILITY INS CO OF WI	58	26885.62	1559366.00	21.79
UNITED STATES FID & GUARANTY CO	46	785.09	36114.00	0.50
AMERICAN MUT LIABILITY INS CO	40	4739.38	189575.00	2.65
GREAT AMERICAN INS CO	33	4567.97	150743.00	2.11
HOME INS CO	33	8690.61	286790.00	4.01
HOME INDEMNITY CO	32	1459.03	46689.00	0.65
INS CO OF N AMER	28	37811.79	1058730.00	14.79
ROYAL GLOBE INS CO	24	14733.17	353596.00	4.94
SENTRY INS A M C	24	790.08	18962.00	0.26
TRAVELERS IND CO	21	941.67	19775.00	0.28
CONTINENTAL CAS CO	20	12903.45	258069.00	3.61
TRANSPORTATION INS CO	19	2690.37	51117.00	0.71
SAINT PAUL FIRE AND MARINE INS CO	18	1513.00	27234.00	0.38
CONTINENTAL INS CO	17	12992.94	220880.00	3.09
NATIONWIDE MUTUAL INS CO	14	311.93	4367.00	0.06
HARTFORD ACCIDENT AND INDEMNITY CO	13	1154.77	15012.00	0.21
MFA MUTUAL INS CO	13	1127.92	14663.00	0.20
BITUMINOUS CAS CORPORATION	13	33581.69	436562.00	6.10
UNITED STATES FIRE INS CO	13	8705.92	113177.00	1.58

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 28

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
GENERAL I C OF AMERICA	11	636.45	7001.00	0.10
LUMBERMENS M CASUALTY CO	10	166.10	1661.00	0.02
ZURICH AMERICAN INS CO OF ILLINOIS	7	6615.43	46308.00	0.65
TRUCK INS EXCHANGE	7	13685.29	95797.00	1.34
SAFECO INS CO OF AMERICA	6	346.50	2079.00	0.03
AMERICAN NATIONAL FIRE INS CO	6	550.17	3301.00	0.05
AMERICAN MOTORISTS INS CO	5	9390.20	46951.00	0.66
ATLANTIC MUTUAL INS CO	5	2561.60	12808.00	0.18
COUNTRYSIDE CASUALTY CO	4	2841.75	11367.00	0.16
RANGER INS CO	4	233.50	934.00	0.01
INDUSTRIAL INDEMNITY CO	4	172.25	689.00	0.01
RELIANCE INS CO	4	669.00	2676.00	0.04
HAWKEYE SECURITY INS CO	4	301.00	1204.00	0.02
FARMLAND INS CO	4	2939.00	11756.00	0.16
FEDERAL KEMPER INS CO	3	470.67	1412.00	0.02
ELECTRIC M LIABILITY INS CO	3	9000.00	27000.00	0.38
FIREMANS FUND INS CO	3	16166.67	48500.00	0.68
STATE AUTO & CASUALTY UNDERWRITERS	3	271.00	813.00	0.01
EMPLOYERS M CASUALTY CO	3	4350.00	13050.00	0.18
GREAT CENTRAL INS CO	2	68.50	137.00	0.00
NORTH RIVER INS CO	2	481.50	963.00	0.01
MARYLAND CASUALTY CO	2	7312.50	14625.00	0.20

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1980

12:31 FRIDAY, AUGUST 23, 1985 29

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CANNERS EXCHANGE SUBSCRIBERS	2	1051.50	2103.00	0.03
ASSOCIATED INDEMNITY CORPORATION	2	9125.00	18250.00	0.26
STATE FARM FIRE AND CASUALTY CO	2	907.50	1815.00	0.03
AMERICAN INS CO	1	250.00	250.00	0.00
ROYAL INDEMNITY CO	1	12.00	12.00	0.00
GENERAL ACC F & L ASR CORP LTD US BR	1	50000.00	50000.00	0.70
WESTERN CASUALTY AND SURETY CO	1	434.00	434.00	0.01
FEDERAL INS CO	1	1057.00	1057.00	0.01
FIREMENS INS CO OF NEWARK NEW JERSEY	1	20000.00	20000.00	0.28
UTICA MUTUAL INS CO	1	1500.00	1500.00	0.02
MICHIGAN MUTUAL INS CO	1	30000.00	30000.00	0.42
YOSEMITE INS CO	1	6667.00	6667.00	0.09
MILLERS MUTUAL INS ASSOCIATION OF IL	1	5000.00	5000.00	0.07
CENTENNIAL INS CO	1	1880.00	1880.00	0.03
WAUSAU UNDERWRITERS INS CO	1	25.00	25.00	0.00
GLENS FALLS INS CO	1	4000.00	4000.00	0.06
NATIONAL SURETY CORPORATION	1	2000.00	2000.00	0.03
AMERICAN CASUALTY CO OF READING	1	50.00	50.00	0.00
HANOVER INS CO	1	2000.00	2000.00	0.03
GRINNELL MUTUAL REINSURANCE CO.	1	602.00	602.00	0.01
UNITED FIRE AND CASUALTY CO	1	1825.00	1825.00	0.03
TOTAL	1090	6565.64	7156549.00	100.00

TABLE XI

Another new table is now being provided for the legislature that tracks the legal disposition of the claims through our judicial system. The claims are divided into two general categories: those for the plaintiff and those for the defendant. The column headings that are abbreviated mean as follows:

INC-RPT	Average number of months from date of incident to date of first report to insurer.
INC-DSP	Average number of months from date of incident to date of closure of claim by insurer.
AVG-SEV	Average severity of loss for these claims.

07/30/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1983

PAGE 1

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	801	72	13	21	1	3,026	810
TOTAL SETTLED	801	72	13	21	1	3,026	810
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	15	1	8	11	1	1,001	782
JUDGEMENT FOR PLAINTIFF	17	1	28	59	2	87,077	70,010
ALL OTHER	265	24	66	99	2	24,985	7,447
TOTAL COURT DISPOSITIONS	297	27	61	92	2	27,328	10,692
TOTAL PAID CLAIM DISPOSITIONS	1,098	100	26	40	1	9,599	3,483

07/30/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1983

PAGE 2

ALL COMPANIES

DISPOSITION	NO. OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	534	66	22	31	1		201
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	14	1	25	48	3		8,494
JUDGEMENT NWS FOR PLAINTIFF	2		121	154	4		18,438
JUDGEMENT FOR DEFENDANT	14	1	49	67	2		3,581
ALL OTHERS INCLUDING DISMISSALS	245	30	106	128	3		4,308
TOTAL COURT DISPOSITIONS	275	33	99	121	3		4,587
TOTAL UNPAID CLAIM DISPOSITIONS	809	100	48	62	2		1,692

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1982

PAGE 1

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	707	52	21	28	1	7,333	9,578
BEFORE TRIAL OR HEARING	3		82	94	1	1,733	1,044
DURING TRIAL OR HEARING	4		1	3	1	5,697	176
AFTER APPEAL	1					70	
NOT SPECIFIED	1		2	58	3	2,824	173
TOTAL SETTLED	716	52	21	28	1	7,284	9,463
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	10		42	63	2	10,463	3,522
JUDGEMENT NWS VERDICT FOR DEFENDANT	1		1	53	3	19,366	14,523
JUDGEMENT FOR PLAINTIFF	11		109	151	3	69,506	6,313
ALL OTHER	613	45	50	94	2	9,857	2,265
TOTAL COURT DISPOSITIONS	635	47	51	94	2	10,915	2,374
TOTAL PAID CLAIM DISPOSITIONS	1,351	100	35	59	2	8,991	6,131

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1982

PAGE 2

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	564	72	38	46	1		1,319
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	10	1	78	104	3		17,903
JUDGEMENT NWS FOR PLAINTIFF	2		217	236	3		5,937
JUDGEMENT FOR DEFENDANT	6		45	94	3		35,942
FOR DEFENDANT AFTER APPEAL	3		25	94	3		10,985
ALL OTHERS INCLUDING DISMISSALS	197	25	66	85	2		2,265
TOTAL COURT DISPOSITIONS	218	27	67	88	2		4,063
TOTAL UNPAID CLAIM DISPOSITIONS	782	100	46	58	2		2,084

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1981

PAGE 1

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	776	75	6	10	1	5,660	343
BEFORE TRIAL OR HEARING	1		225	230	3	92	
DURING TRIAL OR HEARING	1		13	18	2	1,783	576
NOT SPECIFIED	2			4	1	220	
TOTAL SETTLED	780	75	6	10	1	5,634	342
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	7		61	73	2	2,757	11,373
JUDGEMENT FOR PLAINTIFF	5		56	83	2	44,584	4,885
ALL OTHER	242	23	82	108	2	16,592	8,080
TOTAL COURT DISPOSITIONS	254	24	80	107	2	16,762	8,108
TOTAL PAID CLAIM DISPOSITIONS	1,034	100	24	34	1	8,368	2,249

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1981

PAGE 2

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	561	74	4	10	1		108
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	11	1	64	99	2		9,444
JUDGEMENT NWS FOR PLAINTIFF	1		5	20	1		17,317
JUDGEMENT FOR DEFENDANT	8	1	46	83	1		2,843
FOR DEFENDANT AFTER APPEAL	3		4	30	3		2,678
ALL OTHERS INCLUDING DISMISSALS	172	22	51	69	3		1,951
TOTAL COURT DISPOSITIONS	195	25	51	71	3		2,500
TOTAL UNPAID CLAIM DISPOSITIONS	756	100	16	26	1		725

TABLE XII

MODIFIED PRODUCTS

This table concerns the matter of modification of a product as a proposed change in tort liability. The "% all modified products" shows, of all product claims disposed that were known to be modified what percent was modified by the user, etc. "Percent safety at manufacture" means the count of claims of products which met applicable standards at the time of their manufacture, divided by the total number of claims that were modified by the user, etc. "Percent safety at incident" means the product met safety criteria at the time of the incident.

Related claims have been treated separately.

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

PAGE 1

MODIFIED PRODUCTS - 1983
ALL COMPANIES

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE * INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	4	7.27	50.00	.00	555	5	1
EMPLOYER	2	3.63	.00	.00		3	1
SERVICEMAN OF MANUFACTURER	1	1.81	.00	.00		6	9
SERVICEMAN OF EMPLOYER	6	10.90	33.33	33.33	2,770	5	1
OTHER	42	76.36	33.33	42.85	7,961	2	1
TOTAL	55	100.00	32.72	36.36	6,422	5	1

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

PAGE 1

MODIFIED PRODUCTS - 1982
ALL COMPANIES

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	6	7.14	.00	16.66	10,775	2	9
EMPLOYER	4	4.76	25.00	25.00	8,838	1	1
SERVICEMAN OF MANUFACTURER	2	2.38	50.00	.00	6,250	3	1
SERVICEMAN OF EMPLOYER	25	29.76	92.00	88.00	813	5	8
EMPLOYEE	4	4.76	25.00	50.00	2,066	6	2
OTHER	43	51.19	46.51	46.51	11,706	2	3
TOTAL	84	100.00	54.76	54.76	7,672	2	8

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

PAGE 1

MODIFIED PRODUCTS - 1981
ALL COMPANIES

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	4	4.04	75.00	75.00		3	1
EMPLOYER	13	13.13	30.76	7.69	1,733	2	2
SERVICEMAN OF MANUFACTURER	1	1.01	100.00	100.00	22,500	1	8
SERVICEMAN OF EMPLOYER	15	15.15	.00	13.33	690	2	8
EMPLOYEE	18	18.18	5.55	5.55	544	3	1
OTHER	48	48.48	41.66	41.66	812	3	8
TOTAL	99	100.00	29.29	28.28	1,052	2	1

TABLE XIII

This table shows by claim count the number of claims paid or not paid divided by all product claims wherein the incident occurred in one of five localities. The purpose is to see generally the scope of work-related products claims in comparison with the consumer-related claims in home or automobile.

07/29/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
ALL COMPANIES - 1983
PLACE OF OCCURRENCE
ALL CLAIMS (%)

PAGE 1

% OCCURRED IN HOME	% OCCURRED IN OFFICE	% OCCURRED IN PLANT	% OCCURRED IN AUTO	% OCCURRED OTHER	
39.700	4.600	13.200	14.400	27.800	

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
ALL COMPANIES - 1982
PLACE OF OCCURRENCE
ALL CLAIMS (%)

PAGE 1

% OCCURRED IN HOME	% OCCURRED IN OFFICE	% OCCURRED IN PLANT	% OCCURRED IN AUTO	% OCCURRED OTHER
21.900	2.400	40.700	4.900	29.900

08/01/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
ALL COMPANIES - 1981
PLACE OF OCCURRENCE
ALL CLAIMS (%)

PAGE 1

% OCCURRED IN HOME	% OCCURRED IN OFFICE	% OCCURRED IN PLANT	% OCCURRED IN AUTO	% OCCURRED OTHER
46.400	3.100	15.700	10.200	24.300

TABLE XIV

The source of these tables is independent of the closed claim data used for all the preceding tables. The matter here is financial. These reports show which insurer writes premium in three subcategories of products insurance:

- A Bodily Injury
- B Property Damage
- C Total Products Liability

The reports are sequenced by market share and show the name of the insurer, the premium earned, losses incurred and loss ratio. In addition, for 1983 only, premium written, losses paid, cash flow loss ratio and percent unpaid are available. Percent unpaid is deductible from the true loss ratio, since it is calculated thus:

$$\frac{\text{Losses Incurred} - \text{Losses Paid}}{\text{Premium Earned}}$$

MISSOURI EXPERIENCE FOR 1983
TOTAL PRODUCT LIABILITY EXPERIENCE

15:13 FRIDAY, AUGUST 23, 1985 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	111	23043	\$1,320,787	11.98	LIBERTY MUTUAL INSURANCE COMPANY
2	133	23604	\$661,000	5.995	MISSION INSURANCE COMPANY
3	206	26093	\$577,000	5.233	WESTERN CASUALTY AND SURETY COMPANY
4	091	22357	\$525,047	4.762	HARTFORD ACCIDENT & INDEMNITY CO
5	217	20249	\$472,905	4.289	CENTRAL NATIONAL INS CO OF OMAHA
6	052	21083	\$462,000	4.190	INTERNATIONAL INSURANCE COMPANY
7	001	19038	\$432,000	3.918	AETNA CASUALTY AND SURETY COMPANY
8	162	26980	\$428,000	3.882	ROYAL INSURANCE COMPANY OF AMERICA
9	164	24767	\$425,000	3.854	ST PAUL FIRE & MARINE INSURANCE CO
10	063	21458	\$402,615	3.651	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL
11	162	24678	\$388,000	3.519	ROYAL INDEMNITY COMPANY
12	212	16535	\$377,134	3.420	ZURICH INSURANCE COMPANY
13	164	24791	\$346,000	3.138	ST PAUL MERCURY INSURANCE COMPANY
14	217	20265	\$296,000	2.684	PROTECTIVE NATIONAL INS CO OF OMAHA, TH
15	076	21881	\$294,000	2.666	NATIONAL SURETY CORPORATION
16	048	35289	\$249,000	2.258	CONTINENTAL INSURANCE COMPANY THE
17	143	23914	\$240,137	2.178	NORTHWESTERN NATIONAL INS CO
18	052	21113	\$240,000	2.177	UNITED STATES FIRE INSURANCE CO
19	076	21857	\$232,000	2.104	AMERICAN INSURANCE COMPANY THE
20	007	13935	\$225,000	2.041	FEDERATED MUTUAL INSURANCE COMPANY
21	218	20443	\$208,565	1.891	CONTINENTAL CASUALTY COMPANY
22	189	25666	\$156,570	1.420	TRAVELERS INDEMNITY CO OF AMERICA
23	218	20427	\$154,052	1.397	AMERICAN CASUALTY CO OF READING, PA
24	246	14265	\$153,327	1.391	INDIANA LUMBERMENS MUTUAL INS CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$1,409,603	\$1,906,318	\$8,866,456	629.00	144.33	493.8
2	\$798,000	\$4,257,000	\$18,000	2.26	644.02	-531.2
3	\$618,000	\$141,000	\$197,000	31.88	24.44	9.1
4	\$469,393	\$162,357	\$631,926	134.63	30.92	100.0
5	\$607,936	\$780,532	\$1,482,945	243.93	165.05	115.5
6	\$530,000	\$1,250,000	\$1,435,000	270.75	270.56	34.9
7	\$164,000	\$1,254,000	\$1,428,000	870.73	290.28	106.1
8	\$224,000	\$8,000	\$-65,000	-29.02	1.87	-32.6
9	\$338,000	\$45,000	\$603,000	178.40	10.59	165.1
10	\$416,146	\$305,154	\$-83,219	-20.00	75.79	-93.3
11	\$404,000	\$40,000	\$97,000	24.01	10.31	14.1
12	\$402,556	\$112,802	\$90,681	22.53	29.91	-5.5
13	\$231,000	\$18,000	\$102,000	44.16	5.20	36.4
14	\$279,000	\$0	\$0	0.00	0.00	0.0
15	\$306,000	\$0	\$75,000	24.51	0.00	24.5
16	\$255,000	\$30,000	\$222,000	87.06	12.05	75.3
17	\$223,768	\$8,700	\$-74,306	-33.21	3.62	-37.1
18	\$237,000	\$16,000	\$117,000	49.37	6.67	42.6
19	\$242,000	\$263,000	\$328,000	135.54	113.36	26.9
20	\$246,000	\$325,000	\$146,000	59.35	144.44	-72.8
21	\$217,253	\$199,567	\$13,125	6.04	95.69	-85.8
22	\$145,465	\$16,272	\$65,469	45.01	10.39	33.8
23	\$131,911	\$100,152	\$295,161	223.76	65.01	147.8
24	\$146,624	\$0	\$186,974	127.52	0.00	127.5

MISSOURI EXPERIENCE FOR 1983
TOTAL PRODUCT LIABILITY EXPERIENCE

15:13 FRIDAY, AUGUST 23, 1985 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
25	076	21873	\$150,000	1.360	FIREMANS FUND INSURANCE COMPANY	\$143,000	\$27,000	\$547,000	382.52	18.00	363.6
26	001	19070	\$135,000	1.224	STANDARD FIRE INSURANCE COMPANY	\$128,000	\$4,000	\$34,000	26.56	2.96	23.4
27	091	19682	\$133,215	1.208	HARTFORD FIRE INSURANCE COMPANY	\$152,498	\$15,394	\$83,616	54.83	11.56	44.7
28	011	19372	\$104,172	0.945	NORTHERN INSURANCE CO OF NEW YORK	\$99,866	\$1,809	\$10,120	10.13	1.74	8.3
29	473	19275	\$100,000	0.907	AMERICAN FAMILY MUTUAL INS CO	\$93,000	\$1,000	\$17,000	18.28	1.00	17.2
30	000	26891	\$89,926	0.816	IGF INSURANCE COMPANY	\$39,797	\$13,210	\$-311	-0.78	14.69	-34.0
31	855	14583	\$85,000	0.771	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$85,000	\$4,000	\$62,000	72.94	4.71	68.2
32	032	20109	\$85,000	0.771	BITUMINOUS FIRE AND MARINE INS CO	\$87,000	\$159,000	\$68,000	78.16	187.06	-104.6
33	037	14346	\$79,984	0.725	IOWA NATIONAL MUTUAL INSURANCE CO	\$68,950	\$7,513	\$82,305	119.37	9.39	108.5
34	162	24600	\$73,000	0.662	GLOBE INDEMNITY COMPANY	\$79,000	\$5,000	\$-31,000	-39.24	6.85	-45.6
35	011	19356	\$71,449	0.648	MARYLAND CASUALTY COMPANY	\$73,053	\$42,778	\$-3,718	-5.09	59.87	-63.6
36	143	10804	\$71,000	0.644	CONTINENTAL WESTERN INSURANCE CO	\$73,000	\$0	\$2,000	2.74	0.00	2.7
37	048	20818	\$71,000	0.644	COMMERCIAL INSURANCE CO OF NEWARK, NJ	\$74,000	\$0	\$26,000	35.14	0.00	35.1
38	108	22918	\$69,000	0.626	AMERICAN MOTORISTS INSURANCE CO	\$69,000	\$226,000	\$-187,000	-271.01	327.54	-598.6
39	020	19704	\$65,000	0.589	AMERICAN STATES INSURANCE COMPANY	\$65,000	\$2,000	\$9,000	13.85	3.08	10.8
40	077	21970	\$63,000	0.571	GENERAL ACCIDENT INS CO OF AMERICA	\$73,000	\$0	\$-19,000	-26.03	0.00	-26.0
41	044	20621	\$62,243	0.564	COMMERCIAL UNION INSURANCE COMPANY	\$50,269	\$16,814	\$304,349	605.44	27.01	572.0
42	062	21415	\$59,176	0.537	EMPLOYERS MUTUAL CASUALTY COMPANY	\$66,096	\$5,591	\$308,660	466.99	9.45	458.5
43	169	24988	\$56,000	0.508	SENTRY INSURANCE A MUTUAL COMPANY	\$54,000	\$72,000	\$218,000	403.70	128.57	270.4
44	077	21962	\$53,000	0.481	PENNSYLVANIA GENERAL INSURANCE CO	\$53,000	\$0	\$-3,000	-5.66	0.00	-5.7
45	133	23590	\$52,000	0.472	HOLLAND AMERICA INSURANCE COMPANY	\$17,000	\$0	\$13,000	76.47	0.00	76.5
46	095	22519	\$48,630	0.441	HOME INDEMNITY COMPANY THE	\$48,234	\$2,911,067	\$2,407,136	4990.54	5986.15	-1044.8
47	032	20095	\$47,000	0.426	BITUMINOUS CASUALTY CORPORATION	\$59,000	\$35,000	\$-74,000	-125.42	74.47	-184.7
48	169	21172	\$47,000	0.426	GREAT SOUTHWEST FIRE INS CO	\$44,000	\$1,000	\$32,000	72.73	2.13	70.5
49	108	22977	\$47,000	0.426	LUMBERMENS MUTUAL CASUALTY CO	\$72,000	\$5,000	\$78,000	108.33	10.64	101.4
50	143	23906	\$46,199	0.419	NORTHWESTERN NATIONAL CASUALTY CO	\$53,236	\$0	\$-4,166	-7.83	0.00	-7.8
51	219	21180	\$44,000	0.399	JOHN DEERE INSURANCE COMPANY	\$41,000	\$50,000	\$-75,000	-182.93	113.64	-304.9
52	212	26247	\$43,898	0.398	AMERICAN GUARANTEE AND LIABILITY INS CO	\$52,023	\$6,382	\$70,590	135.69	14.54	123.4
53	084	22276	\$43,151	0.391	STONEWALL INSURANCE COMPANY	\$48,720	\$0	\$-69,170	-141.97	0.00	-142.0
54	901	22713	\$38,360	0.348	INSURANCE COMPANY OF NORTH AMERICA	\$32,069	\$312,789	\$1,177,506	3671.79	815.40	2696.4
55	518	14117	\$37,691	0.342	GRINNELL MUTUAL REINSURANCE COMPANY	\$38,931	\$513	\$513	1.32	1.36	0.0
56	095	22527	\$36,797	0.334	HOME INSURANCE COMPANY THE	\$27,179	\$600	\$48,350	177.89	1.63	175.7
57	084	22136	\$36,000	0.326	AMERICAN NATIONAL FIRE INSURANCE CO	\$39,000	\$5,000	\$30,000	76.92	13.89	64.1
58	072	21741	\$35,000	0.317	HAWKEYE SECURITY INSURANCE COMPANY	\$35,000	\$1,000	\$10,000	28.57	2.86	25.7
59	000	14508	\$31,000	0.281	MICHIGAN MILLERS MUTUAL INS CO	\$32,000	\$0	\$0	0.00	0.00	0.0
60	091	22365	\$29,880	0.271	HARTFORD CASUALTY INSURANCE COMPANY	\$46,290	\$329	\$14,152	30.57	1.10	29.9
61	350	34207	\$28,000	0.254	PURITAN INSURANCE COMPANY	\$15,000	\$1,000	\$-6,000	-40.00	3.57	-46.7
62	044	20648	\$24,240	0.220	EMPLOYERS' FIRE INSURANCE COMPANY	\$25,655	\$0	\$2,501	9.75	0.00	9.7
63	218	20494	\$23,462	0.213	TRANSPORTATION INSURANCE COMPANY	\$93,476	\$22,259	\$58,529	62.61	94.87	38.8
64	248	13021	\$22,000	0.200	UNITED FIRE AND CASUALTY COMPANY	\$7,000	\$4,000	\$1,000	14.29	18.18	-42.9
65	280	18988	\$22,000	0.200	AUTO OWNERS INSURANCE CO MUTUAL	\$20,000	\$0	\$23,000	115.00	0.00	115.0
66	048	35270	\$19,000	0.172	FIDELITY AND CASUALTY CO OF NY	\$30,000	\$1,000	\$117,000	390.00	5.26	386.7
67	143	21989	\$18,000	0.163	COMPASS INSURANCE COMPANY	\$32,000	\$16,000	\$20,000	62.50	88.89	12.5
68	041	22217	\$18,000	0.163	GULF INSURANCE COMPANY	\$24,000	\$8,000	\$-29,000	-120.83	44.44	-154.2
69	048	34622	\$18,000	0.163	GLENS FALLS INSURANCE COMPANY THE	\$14,000	\$0	\$11,000	78.57	0.00	78.6
70	041	22209	\$17,000	0.154	ATLANTIC INSURANCE COMPANY	\$17,000	\$0	\$-2,000	-11.76	0.00	-11.8
71	177	25240	\$16,954	0.154	STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$22,752	\$1,990	\$31,990	140.60	11.74	131.9
72	052	21121	\$16,000	0.145	WESTCHESTER FIRE INSURANCE COMPANY	\$10,000	\$0	\$9,000	90.00	0.00	90.0
73	084	16691	\$15,000	0.136	GREAT AMERICAN INSURANCE COMPANY	\$12,000	\$1,000	\$-16,000	-133.33	6.67	-141.7
74	050	21008	\$13,000	0.118	MID AMERICA PREFERRED INSURANCE COMPANY	\$17,000	\$8,000	\$-1,000	-5.88	61.54	-52.9
75	148	24074	\$11,863	0.108	OHIO CASUALTY INSURANCE COMPANY	\$9,185	\$0	\$1,786	19.44	0.00	19.4
76	041	22233	\$11,000	0.100	SELECT INSURANCE COMPANY	\$17,000	\$1,000	\$-16,000	-94.12	9.09	-100.0
77	189	25615	\$10,885	0.099	CHARTER OAK FIRE INSURANCE CO THE	\$12,775	\$-90	\$-30,815	-241.21	-0.83	-240.5

MISSOURI EXPERIENCE FOR 1983
TOTAL PRODUCT LIABILITY EXPERIENCE

15:13 FRIDAY, AUGUST 23, 1985 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
78	080	22047	\$10,381	0.094	NORTH STAR REINSURANCE CORPORATION
79	206	26107	\$10,161	0.092	WESTERN FIRE INSURANCE COMPANY
80	024	19895	\$9,317	0.084	ATLANTIC MUTUAL INSURANCE COMPANY
81	108	30503	\$8,884	0.081	FEDERAL KEMPER INSURANCE COMPANY
82	008	19232	\$8,000	0.073	ALLSTATE INSURANCE COMPANY
83	081	22063	\$8,000	0.073	GOVERNMENT EMPLOYEES INSURANCE CO
84	052	21105	\$7,000	0.063	NORTH RIVER INSURANCE COMPANY THE
85	164	24775	\$7,000	0.063	ST PAUL GUARDIAN INSURANCE COMPANY
86	123	23388	\$6,461	0.059	SHELTER MUTUAL INSURANCE CO
87	048	20850	\$6,000	0.054	FIREMENS INS CO OF NEWARK, NEW JERSEY
88	048	20885	\$6,000	0.054	KANSAS CITY FIRE & MARINE INS CO
89	076	21865	\$6,000	0.054	ASSOCIATED INDEMNITY CORPORATION
90	084	26832	\$6,000	0.054	AMERICAN ALLIANCE INSURANCE COMPANY
91	148	24066	\$5,269	0.048	AMERICAN FIRE & CASUALTY COMPANY
92	215	19801	\$5,000	0.045	ARGONAUT INSURANCE COMPANY
93	088	22306	\$5,000	0.045	MASSACHUSETTS BAY INS CO
94	162	24589	\$5,000	0.045	AMERICAN AND FOREIGN INSURANCE CO
95	024	19909	\$4,149	0.038	CENTENNIAL INSURANCE COMPANY
96	003	19097	\$4,000	0.036	AID INSURANCE COMPANY (MUTUAL)
97	148	24090	\$3,656	0.033	WEST AMERICAN INSURANCE COMPANY
98	215	19860	\$3,557	0.032	GREAT CENTRAL INSURANCE COMPANY
99	514	26859	\$3,000	0.027	FARM BUREAU TOWN & COUNTRY INS CO OF MO
100	059	21326	\$2,521	0.023	EMPIRE FIRE AND MARINE INSURANCE CO
101	084	26344	\$2,000	0.018	AGRICULTURAL INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
78	\$11,846	\$0	\$-13,000	-109.7	0.000	-109.7
79	\$10,083	\$1,158	\$1,536	15.2	11.397	3.7
80	\$9,036	\$435	\$435	4.8	4.669	0.0
81	\$9,396	\$0	\$-620	-6.6	0.000	-6.6
82	\$8,000	\$0	\$103,000	1287.5	0.000	1287.5
83	\$8,000	\$0	\$9,000	112.5	0.000	112.5
84	\$8,000	\$10,000	\$-30,000	-375.0	142.857	-500.0
85	\$12,000	\$0	\$-7,000	-58.3	0.000	-58.3
86	\$7,390	\$10,288	\$-4,337	-58.7	159.232	-197.9
87	\$6,000	\$0	\$-101,000	-1683.3	0.000	-1683.3
88	\$6,000	\$0	\$4,000	66.7	0.000	66.7
89	\$5,000	\$10,000	\$-2,000	-40.0	166.667	-240.0
90	\$4,000	\$0	\$4,000	100.0	0.000	100.0
91	\$2,753	\$0	\$812	29.5	0.000	29.5
92	\$5,000	\$0	\$2,000	40.0	0.000	40.0
93	\$4,000	\$0	\$1,000	25.0	0.000	25.0
94	\$6,000	\$0	\$2,000	33.3	0.000	33.3
95	\$5,864	\$734	\$-4,014	-68.5	17.691	-81.0
96	\$1,000	\$0	\$64,000	6400.0	0.000	6400.0
97	\$2,862	\$423	\$1,281	44.8	11.570	30.0
98	\$4,107	\$0	\$0	0.0	0.000	0.0
99	\$4,000	\$0	\$0	0.0	0.000	0.0
100	\$3,164	\$0	\$0	0.0	0.000	0.0
101	\$1,000	\$1,000	\$-23,000	-2300.0	50.000	-2400.0

MISSOURI EXPERIENCE FOR 1983
TOTAL PRODUCT LIABILITY EXPERIENCE

15:13 FRIDAY, AUGUST 23, 1985 4

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
102	108	30562	\$2,000	0.018	AMERICAN MANUFACTURERS MUTUAL INS CO
103	218	20486	\$1,925	0.017	TRANSCONTINENTAL INSURANCE COMPANY
104	218	20478	\$1,604	0.015	NATIONAL FIRE INS CO OF HARTFORD
105	063	26077	\$1,184	0.011	UNDERWRITERS INSURANCE COMPANY
106	349	13978	\$1,000	0.009	FLORISTS MUTUAL INSURANCE COMPANY
107	076	21849	\$1,000	0.009	AMERICAN AUTOMOBILE INSURANCE CO
108	044	20613	\$998	0.009	AMERICAN EMPLOYERS INSURANCE CO
109	044	38369	\$922	0.008	NORTHERN ASSURANCE CO OF AMERICA
110	011	19305	\$530	0.005	ASSURANCE COMPANY OF AMERICA
111	486	11630	\$485	0.004	JEFFERSON INSURANCE CO OF NEW YORK
112	063	26042	\$214	0.002	WAUSAU UNDERWRITERS INS CO
113	189	25682	\$166	0.002	TRAVELERS INDEMNITY CO OF RHODE ISLAND
114	000	13528	\$50	0.000	BROTHERHOOD MUTUAL INSURANCE CO
115	000	32859	\$44	0.000	PENN AMERICA INS CO
116	091	22411	\$30	0.000	TWIN CITY FIRE INSURANCE COMPANY
117	088	22292	\$16	0.000	HANOVER INSURANCE COMPANY THE
118	000	11290	\$0	0.000	GLACIER GENERAL ASSURANCE COMPANY
119	003	19100	\$0	0.000	AMCO INSURANCE COMPANY
120	015	19569	\$0	0.000	AMERICAN MUTUAL LIABILITY INS CO
121	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY
122	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY
123	108	22942	\$0	0.000	IOWA KEMPER INSURANCE COMPANY
124	081	35882	\$0	0.000	GEICO GENERAL INS CO
125	113	23086	\$-79	-.001	LUMBERMENS MUTUAL INSURANCE CO THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
102	\$0	\$0	\$-2,000	0.00	0.000	0.00
103	\$480	\$0	\$-1,112	-231.67	0.000	-231.67
104	\$1,377	\$0	\$-80	-5.81	0.000	-5.81
105	\$1,184	\$0	\$0	0.00	0.000	0.00
106	\$1,000	\$0	\$0	0.00	0.000	0.00
107	\$1,000	\$0	\$0	0.00	0.000	0.00
108	\$769	\$0	\$-484	-62.94	0.000	-62.94
109	\$922	\$0	\$1,419	153.90	0.000	153.90
110	\$255	\$0	\$-37	-14.51	0.000	-14.51
111	\$1,003	\$0	\$156	15.55	0.000	15.55
112	\$214	\$0	\$-1,287	-601.40	0.000	-601.40
113	\$165	\$0	\$-287	-173.94	0.000	-173.94
114	\$50	\$0	\$0	0.00	0.000	0.00
115	\$55	\$1	\$10	18.18	2.273	16.36
116	\$31	\$0	\$-15	-48.39	0.000	-48.39
117	\$23	\$7	\$0	0.00	43.750	-30.43
118	\$0	\$0	\$43,000	0.00	0.000	0.00
119	\$-369	\$0	\$0	0.00	0.000	0.00
120	\$0	\$793,000	\$1,356,000	0.00	0.000	0.00
121	\$0	\$2,000	\$416,000	0.00	0.000	0.00
122	\$2,000	\$0	\$-5,000	-250.00	0.000	-250.00
123	\$2,000	\$0	\$0	0.00	0.000	0.00
124	\$0	\$0	\$-66	0.00	0.000	0.00
125	\$116	\$0	\$0	0.00	0.000	0.00

MISSOURI EXPERIENCE FOR 1983
TOTAL PRODUCT LIABILITY EXPERIENCE

15:13 FRIDAY, AUGUST 23, 1985 5

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
126	000	10936	\$-1,000	-.009	EAGLE STAR INSURANCE CO OF AMERICA
127	095	22500	\$-1,258	-.011	CITY INSURANCE COMPANY
128	189	25658	\$-1,035,861	-9.39	TRAVELERS INDEMNITY COMPANY
			=====		
			\$11,026,640		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
126	\$-1,000	\$0	\$0	0.00000	.0000	0.0000
127	\$-1,258	\$0	\$0	0.00000	0.000	0.0000
128	\$-980,740	\$828,737	\$-59,218	6.03809	-80.005	90.5393
	=====	=====	=====			
	\$10,907,487	\$16,892,585	\$23,295,227	213.57	153.20	58.70

MISSOURI FOR 1983 - LINE 10A
PRODUCT LIABILITY BODILY INJURY EXPERIENCE

15:08 FRIDAY, AUGUST 23, 1985 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	111	23043	\$903,856	13.52	LIBERTY MUTUAL INSURANCE COMPANY	\$959,124	\$1,685,158	\$7,959,890	829.91	186.441	654.21
2	133	23604	\$471,000	7.044	MISSION INSURANCE COMPANY	\$575,000	\$3,069,000	\$13,000	2.26	651.592	-531.48
3	217	20249	\$402,761	6.024	CENTRAL NATIONAL INS CO OF OMAHA	\$509,719	\$780,532	\$1,386,290	271.97	193.795	118.84
4	001	19038	\$349,000	5.220	AETNA CASUALTY AND SURETY COMPANY	\$84,000	\$1,157,000	\$1,162,000	1383.33	331.519	5.95
5	091	22357	\$326,451	4.882	HARTFORD ACCIDENT & INDEMNITY CO	\$297,936	\$127,713	\$559,236	187.70	39.122	144.84
6	206	26093	\$310,000	4.636	WESTERN CASUALTY AND SURETY COMPANY	\$328,000	\$49,000	\$33,000	10.06	15.806	-4.88
7	162	24678	\$285,000	4.262	ROYAL INDEMNITY COMPANY	\$275,000	\$16,000	\$8,000	2.91	5.614	-2.91
8	164	24767	\$275,000	4.113	ST PAUL FIRE & MARINE INSURANCE CO	\$222,000	\$26,000	\$339,000	152.70	9.455	140.99
9	212	16535	\$260,349	3.894	ZURICH INSURANCE COMPANY	\$248,353	\$67,312	\$-159,588	-64.26	25.855	-91.36
10	162	26980	\$258,000	3.859	ROYAL INSURANCE COMPANY OF AMERICA	\$138,000	\$1,000	\$-104,000	-75.36	0.388	-76.09
11	063	21458	\$254,568	3.807	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$264,608	\$298,576	\$-202,994	-76.71	117.287	-189.55
12	164	24791	\$244,000	3.649	ST PAUL MERCURY INSURANCE COMPANY	\$145,000	\$8,000	\$82,000	56.55	3.279	51.03
13	217	20265	\$219,000	3.275	PROTECTIVE NATIONAL INS CO OF OMAHA, TH	\$207,000	\$0	\$0	0.00	0.000	0.00
14	076	21881	\$213,000	3.186	NATIONAL SURETY CORPORATION	\$218,000	\$0	\$54,000	24.77	0.000	24.77
15	052	21083	\$204,000	3.051	INTERNATIONAL INSURANCE COMPANY	\$290,000	\$0	\$1,008,000	347.59	0.000	347.59
16	048	35289	\$161,000	2.408	CONTINENTAL INSURANCE COMPANY THE	\$163,000	\$12,000	\$328,000	201.23	7.453	193.87
17	218	20443	\$146,203	2.187	CONTINENTAL CASUALTY COMPANY	\$152,234	\$197,991	\$53,999	35.47	135.422	-94.59
18	143	23914	\$141,672	2.119	NORTHWESTERN NATIONAL INS CO	\$132,116	\$486	\$52,685	39.88	0.343	39.51
19	001	19070	\$116,000	1.735	STANDARD FIRE INSURANCE COMPANY	\$106,000	\$4,000	\$24,000	22.64	3.448	18.87
20	076	21857	\$116,000	1.735	AMERICAN INSURANCE COMPANY THE	\$112,000	\$251,000	\$244,000	217.86	216.379	-6.25
21	076	21873	\$111,000	1.660	FIREMANS FUND INSURANCE COMPANY	\$108,000	\$27,000	\$542,000	501.85	24.324	476.85
22	091	19682	\$107,072	1.601	HARTFORD FIRE INSURANCE COMPANY	\$118,045	\$15,284	\$85,434	72.37	14.275	59.43
23	246	14265	\$103,157	1.543	INDIANA LUMBERMENS MUTUAL INS CO	\$105,770	\$0	\$974	0.92	0.000	0.92
24	007	13935	\$102,000	1.525	FEDERATED MUTUAL INSURANCE COMPANY	\$109,000	\$198,000	\$-178,000	-163.30	194.118	-344.95
25	218	20427	\$98,218	1.469	AMERICAN CASUALTY CO OF READING, PA	\$71,666	\$5,270	\$79,628	111.11	5.366	103.76
26	189	25666	\$89,976	1.346	TRAVELERS INDEMNITY CO OF AMERICA	\$80,976	\$2,800	\$37,075	45.79	3.112	42.33
27	032	20109	\$83,000	1.241	BITUMINOUS FIRE AND MARINE INS CO	\$86,000	\$159,000	\$66,000	76.74	191.566	-108.14
28	044	20621	\$68,270	1.021	COMMERCIAL UNION INSURANCE COMPANY	\$41,509	\$16,907	\$23,825	57.40	24.765	16.67
29	473	19275	\$60,000	0.897	AMERICAN FAMILY MUTUAL INS CO	\$56,000	\$1,000	\$10,000	17.86	1.667	16.07
30	077	21970	\$58,000	0.867	GENERAL ACCIDENT INS CO OF AMERICA	\$71,000	\$0	\$-20,000	-28.17	0.000	-28.17
31	108	22918	\$55,000	0.823	AMERICAN MOTORISTS INSURANCE CO	\$55,000	\$168,000	\$-242,000	-440.00	305.455	-745.45
32	011	19372	\$52,211	0.781	NORTHERN INSURANCE CO OF NEW YORK	\$50,191	\$850	\$3,748	7.47	1.628	5.77
33	143	10804	\$52,000	0.778	CONTINENTAL WESTERN INSURANCE CO	\$55,000	\$0	\$5,000	9.09	0.000	9.09
34	077	21962	\$51,000	0.763	PENNSYLVANIA GENERAL INSURANCE CO	\$52,000	\$0	\$-3,000	-5.77	0.000	-5.77
35	048	20818	\$46,000	0.688	COMMERCIAL INSURANCE CO OF NEWARK, NJ	\$47,000	\$0	\$39,000	82.98	0.000	82.98
36	062	21415	\$43,168	0.646	EMPLOYERS MUTUAL CASUALTY COMPANY	\$47,499	\$4,592	\$299,879	631.34	10.638	-621.67
37	011	19356	\$42,257	0.632	MARYLAND CASUALTY COMPANY	\$44,365	\$20,303	\$-33,149	-74.72	48.046	-120.48
38	162	24600	\$40,000	0.598	GLOBE INDEMNITY COMPANY	\$45,000	\$5,000	\$-37,000	-82.22	12.500	-93.33
39	037	14346	\$39,980	0.598	IOWA NATIONAL MUTUAL INSURANCE CO	\$33,634	\$13	\$-10,495	-31.20	0.033	-31.24
40	032	20095	\$36,000	0.538	BITUMINOUS CASUALTY CORPORATION	\$47,000	\$12,000	\$-53,000	-112.77	33.333	-138.30
41	133	23590	\$36,000	0.538	HOLLAND AMERICA INSURANCE COMPANY	\$12,000	\$0	\$9,000	75.00	0.000	75.00
42	212	26247	\$34,023	0.509	AMERICAN GUARANTEE AND LIABILITY INS CO	\$40,366	\$2,645	\$58,490	144.90	7.774	138.35
43	169	21172	\$33,000	0.494	GREAT SOUTHWEST FIRE INS CO	\$31,000	\$1,000	\$28,000	90.32	3.030	87.10
44	095	22527	\$31,391	0.469	HOME INSURANCE COMPANY THE	\$21,593	\$-182	\$45,068	208.72	-0.580	209.56
45	020	19704	\$30,000	0.449	AMERICAN STATES INSURANCE COMPANY	\$30,000	\$0	\$0	0.00	0.000	0.00
46	169	24988	\$30,000	0.449	SENTRY INSURANCE A MUTUAL COMPANY	\$28,000	\$59,000	\$-91,000	-325.00	196.667	-535.71
47	052	21113	\$29,000	0.434	UNITED STATES FIRE INSURANCE CO	\$31,000	\$16,000	\$6,000	19.35	55.172	-32.26
48	855	14583	\$28,000	0.419	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$28,000	\$0	\$19,000	67.86	0.000	67.86
49	350	34207	\$27,000	0.404	PURITAN INSURANCE COMPANY	\$15,000	\$1,000	\$-6,000	-40.00	3.704	-46.67
50	518	14117	\$25,243	0.378	GRINNELL MUTUAL REINSURANCE COMPANY	\$26,715	\$513	\$513	1.92	2.032	0.00
51	143	23906	\$24,547	0.367	NORTHWESTERN NATIONAL CASUALTY CO	\$25,736	\$0	\$-1,201	-4.67	0.000	-4.67
52	084	22276	\$24,155	0.361	STONEWALL INSURANCE COMPANY	\$26,797	\$0	\$-55,460	-206.96	0.000	-206.96
53	072	21741	\$24,000	0.359	HAWKEYE SECURITY INSURANCE COMPANY	\$24,000	\$0	\$7,000	29.17	0.000	29.17

MISSOURI FOR 1983 - LINE 10A
PRODUCT LIABILITY BODILY INJURY EXPERIENCE

15:08 FRIDAY, AUGUST 23, 1985 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
54	108	22977	\$24,000	0.359	LUMBERMENS MUTUAL CASUALTY CO	\$50,000	\$5,000	\$79,000	158.0	20.8	148.0
55	000	14508	\$22,000	0.329	MICHIGAN MILLERS MUTUAL INS CO	\$22,000	\$0	\$0	0.0	0.0	0.0
56	095	22519	\$21,104	0.316	HOME INDEMNITY COMPANY THE	\$23,184	\$2,861,083	\$2,342,372	10103.4	13557.1	-2237.4
57	219	21180	\$21,000	0.314	JOHN DEERE INSURANCE COMPANY	\$19,000	\$10,000	\$-121,000	-636.8	47.6	-689.5
58	000	26891	\$19,086	0.285	IGF INSURANCE COMPANY	\$8,514	\$0	\$0	0.0	0.0	0.0
59	084	22136	\$18,000	0.269	AMERICAN NATIONAL FIRE INSURANCE CO	\$25,000	\$2,000	\$22,000	88.0	11.1	80.0
60	044	20648	\$16,012	0.239	EMPLOYERS' FIRE INSURANCE COMPANY	\$16,607	\$0	\$2,993	18.0	0.0	18.0
61	280	18988	\$16,000	0.239	AUTO OWNERS INSURANCE CO MUTUAL	\$14,000	\$0	\$10,000	71.4	0.0	71.4
62	143	21989	\$16,000	0.239	COMPASS INSURANCE COMPANY	\$30,000	\$16,000	\$17,000	56.7	100.0	3.3
63	218	20494	\$14,154	0.212	TRANSPORTATION INSURANCE COMPANY	\$62,294	\$8,262	\$65,000	104.3	58.4	91.1
64	091	22365	\$13,776	0.206	HARTFORD CASUALTY INSURANCE COMPANY	\$22,128	\$0	\$10,530	47.6	0.0	47.6
65	248	13021	\$13,000	0.194	UNITED FIRE AND CASUALTY COMPANY	\$3,000	\$1,000	\$0	0.0	7.7	-33.3
66	050	21008	\$12,000	0.179	MID AMERICA PREFERRED INSURANCE COMPANY	\$16,000	\$0	\$0	0.0	0.0	0.0
67	052	21121	\$12,000	0.179	WESTCHESTER FIRE INSURANCE COMPANY	\$8,000	\$0	\$7,000	87.5	0.0	87.5
68	041	22217	\$12,000	0.179	GULF INSURANCE COMPANY	\$15,000	\$6,000	\$-19,000	-126.7	50.0	-166.7
69	048	35270	\$12,000	0.179	FIDELITY AND CASUALTY CO OF NY	\$19,000	\$0	\$173,000	910.5	0.0	910.5
70	048	34622	\$11,000	0.165	GLENS FALLS INSURANCE COMPANY THE	\$9,000	\$0	\$16,000	177.8	0.0	177.8
71	177	25240	\$10,847	0.162	STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$14,561	\$1,820	\$1,820	12.5	16.8	0.0
72	080	22047	\$10,381	0.155	NORTH STAR REINSURANCE CORPORATION	\$11,846	\$0	\$-13,000	-109.7	0.0	-109.7
73	041	22209	\$9,000	0.135	ATLANTIC INSURANCE COMPANY	\$8,000	\$0	\$-2,000	-25.0	0.0	-25.0
74	024	19895	\$8,317	0.124	ATLANTIC MUTUAL INSURANCE COMPANY	\$8,067	\$435	\$435	5.4	5.2	0.0
75	148	24074	\$8,062	0.121	OHIO CASUALTY INSURANCE COMPANY	\$5,793	\$0	\$1,128	19.5	0.0	19.5
76	084	16691	\$8,000	0.120	GREAT AMERICAN INSURANCE COMPANY	\$7,000	\$1,000	\$-16,000	-228.6	12.5	-242.9
77	081	22063	\$8,000	0.120	GOVERNMENT EMPLOYEES INSURANCE CO	\$8,000	\$0	\$9,000	112.5	0.0	112.5
78	008	19232	\$7,000	0.105	ALLSTATE INSURANCE COMPANY	\$7,000	\$0	\$94,000	1342.9	0.0	1342.9
79	901	22713	\$6,693	0.100	INSURANCE COMPANY OF NORTH AMERICA	\$13,211	\$303,931	\$1,134,648	8588.7	4541.0	6288.1
80	108	30503	\$6,244	0.093	FEDERAL KEMPER INSURANCE COMPANY	\$5,521	\$0	\$10	0.2	0.0	0.2
81	041	22233	\$6,000	0.090	SELECT INSURANCE COMPANY	\$8,000	\$0	\$-14,000	-175.0	0.0	-175.0
82	189	25615	\$5,615	0.084	CHARTER OAK FIRE INSURANCE CO THE	\$6,556	\$82	\$-22,945	-350.0	1.5	-351.2
83	206	26107	\$5,227	0.078	WESTERN FIRE INSURANCE COMPANY	\$4,926	\$0	\$1,081	21.9	0.0	21.9
84	215	19801	\$5,000	0.075	ARGONAUT INSURANCE COMPANY	\$5,000	\$0	\$2,000	40.0	0.0	40.0
85	123	23388	\$4,523	0.068	SHELTER MUTUAL INSURANCE CO	\$5,173	\$7,202	\$-3,036	-58.7	159.2	-197.9
86	148	24066	\$4,373	0.065	AMERICAN FIRE & CASUALTY COMPANY	\$2,065	\$0	\$617	29.9	0.0	29.9
87	003	19097	\$4,000	0.060	AID INSURANCE COMPANY (MUTUAL)	\$1,000	\$0	\$64,000	6400.0	0.0	6400.0
88	048	20850	\$4,000	0.060	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$4,000	\$0	\$-150,000	-3750.0	0.0	-3750.0
89	048	20885	\$4,000	0.060	KANSAS CITY FIRE & MARINE INS CO	\$4,000	\$0	\$5,000	125.0	0.0	125.0
90	076	21865	\$4,000	0.060	ASSOCIATED INDEMNITY CORPORATION	\$3,000	\$10,000	\$-2,000	-66.7	250.0	-400.0
91	164	24775	\$4,000	0.060	ST PAUL GUARDIAN INSURANCE COMPANY	\$6,000	\$0	\$-5,000	-83.3	0.0	-83.3
92	084	26832	\$4,000	0.060	AMERICAN ALLIANCE INSURANCE COMPANY	\$3,000	\$0	\$4,000	133.3	0.0	133.3
93	148	24090	\$3,246	0.049	WEST AMERICAN INSURANCE COMPANY	\$2,582	\$0	\$798	30.9	0.0	30.9
94	162	24589	\$3,000	0.045	AMERICAN AND FOREIGN INSURANCE CO	\$3,000	\$0	\$1,000	33.3	0.0	33.3
95	024	19909	\$2,570	0.038	CENTENNIAL INSURANCE COMPANY	\$3,831	\$0	\$-3,504	-91.5	0.0	-91.5
96	088	22306	\$2,000	0.030	MASSACHUSETTS BAY INS CO	\$2,000	\$0	\$0	0.0	0.0	0.0
97	215	19860	\$1,880	0.028	GREAT CENTRAL INSURANCE COMPANY	\$2,048	\$0	\$0	0.0	0.0	0.0
98	059	21326	\$1,765	0.026	EMPIRE FIRE AND MARINE INSURANCE CO	\$2,215	\$0	\$0	0.0	0.0	0.0
99	218	20486	\$1,650	0.025	TRANSCONTINENTAL INSURANCE COMPANY	\$411	\$0	\$-1,095	-266.4	0.0	-266.4
100	063	26077	\$1,017	0.015	UNDERWRITERS INSURANCE COMPANY	\$1,017	\$0	\$0	0.0	0.0	0.0
101	084	26344	\$1,000	0.015	AGRICULTURAL INSURANCE COMPANY	\$0	\$1,000	\$-23,000	0.0	100.0	0.0
102	514	26859	\$1,000	0.015	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$2,000	\$0	\$0	0.0	0.0	0.0
103	044	38369	\$922	0.014	NORTHERN ASSURANCE CO OF AMERICA	\$922	\$0	\$1,419	153.9	0.0	153.9
104	218	20478	\$919	0.014	NATIONAL FIRE INS CO OF HARTFORD	\$785	\$0	\$-120	-15.3	0.0	-15.3
105	486	11630	\$595	0.009	JEFFERSON INSURANCE CO OF NEW YORK	\$1,003	\$0	\$156	15.6	0.0	15.6
106	044	20613	\$569	0.009	AMERICAN EMPLOYERS INSURANCE CO	\$395	\$0	\$-380	-96.2	0.0	-96.2

MISSOURI FOR 1983 - LINE 10A
PRODUCT LIABILITY BODILY INJURY EXPERIENCE

15:08 FRIDAY, AUGUST 23, 1985 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
107	011	19305	\$247	0.004	ASSURANCE COMPANY OF AMERICA
108	063	26042	\$203	0.003	WAUSAU UNDERWRITERS INS CO
109	000	13528	\$50	0.001	BROTHERHOOD MUTUAL INSURANCE CO
110	189	25682	\$50	0.001	TRAVELERS INDEMNITY CO OF RHODE ISLAND
111	000	32859	\$35	0.001	PENN AMERICA INS CO
112	091	22411	\$30	0.000	TWIN CITY FIRE INSURANCE COMPANY
113	088	22292	\$11	0.000	HANOVER INSURANCE COMPANY THE
114	000	11290	\$0	0.000	GLACIER GENERAL ASSURANCE COMPANY
115	003	19100	\$0	0.000	AMCO INSURANCE COMPANY
116	015	19569	\$0	0.000	AMERICAN MUTUAL LIABILITY INS CO
117	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY
118	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY
119	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
120	108	22942	\$0	0.000	IOWA KEMPER INSURANCE COMPANY
121	108	30562	\$0	0.000	AMERICAN MANUFACTURERS MUTUAL INS CO
122	081	35882	\$0	0.000	GEICO GENERAL INS CO
123	113	23086	\$-14	-0.000	LUMBERMENS MUTUAL INSURANCE CO THE
124	095	22500	\$-812	-0.012	CITY INSURANCE COMPANY
125	000	10936	\$-1,000	-0.015	EAGLE STAR INSURANCE CO OF AMERICA
126	189	25658	\$-1,116,460	-16.7	TRAVELERS INDEMNITY COMPANY
			=====		
			\$6,686,415		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
107	\$112	\$0	\$-37	-33.0	0.000	-33.0
108	\$203	\$0	\$-1,287	-634.0	0.000	-634.0
109	\$50	\$0	\$0	0.0	0.000	0.0
110	\$49	\$0	\$-341	-695.9	0.000	-695.9
111	\$44	\$1	\$10	22.7	2.857	20.5
112	\$31	\$0	\$-13	-41.9	0.000	-41.9
113	\$16	\$0	\$-3	-18.8	0.000	-18.8
114	\$0	\$0	\$43,000	0.0	0.000	0.0
115	\$-369	\$0	\$0	0.0	0.000	0.0
116	\$0	\$793,000	\$1,367,000	0.0	0.000	0.0
117	\$0	\$2,000	\$341,000	0.0	0.000	0.0
118	\$1,000	\$0	\$-5,000	-500.0	0.000	-500.0
119	\$2,000	\$10,000	\$-46,000	-2300.0	0.000	-2800.0
120	\$2,000	\$0	\$0	0.0	0.000	0.0
121	\$0	\$0	\$-1,000	0.0	0.000	0.0
122	\$0	\$0	\$-66	0.0	0.000	0.0
123	\$41	\$0	\$0	0.0	0.000	0.0
124	\$-812	\$0	\$0	0.0	0.000	0.0
125	\$-1,000	\$0	\$0	0.0	0.000	0.0
126	\$-1,132,334	\$805,451	\$-209,780	18.5	-72.143	89.7
	<u>\$6,489,638</u>	<u>\$13,312,030</u>	<u>\$18,633,257</u>	287.12	199.09	82.00

MISSOURI FOR 1983 - LINE 10B
PRODUCT LIABILITY PROPERTY DAMAGE EXPERIENCE

14:46 FRIDAY, AUGUST 23, 1985

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	111	23043	\$416,931	9.606	LIBERTY MUTUAL INSURANCE COMPANY	\$450,479	\$221,160	\$906,566	201.24	53.045	152.15
2	206	26093	\$267,000	6.152	WESTERN CASUALTY AND SURETY COMPANY	\$290,000	\$92,000	\$164,000	56.55	34.457	24.83
3	052	21083	\$258,000	5.944	INTERNATIONAL INSURANCE COMPANY	\$240,000	\$1,250,000	\$427,000	177.92	484.496	-342.92
4	052	21113	\$211,000	4.861	UNITED STATES FIRE INSURANCE CO	\$206,000	\$0	\$111,000	53.88	0.000	53.88
5	091	22357	\$198,596	4.576	HARTFORD ACCIDENT & INDEMNITY CO	\$171,457	\$34,644	\$72,690	42.40	17.444	22.19
6	133	23604	\$190,000	4.378	MISSION INSURANCE COMPANY	\$223,000	\$1,188,000	\$5,000	2.24	625.263	-530.49
7	162	26980	\$170,000	3.917	ROYAL INSURANCE COMPANY OF AMERICA	\$86,000	\$7,000	\$39,000	45.35	4.118	37.21
8	164	24767	\$150,000	3.456	ST PAUL FIRE & MARINE INSURANCE CO	\$116,000	\$19,000	\$264,000	227.59	12.667	211.21
9	063	21458	\$148,047	3.411	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$151,538	\$6,578	\$119,775	79.04	4.443	74.70
10	007	13935	\$123,000	2.834	FEDERATED MUTUAL INSURANCE COMPANY	\$137,000	\$127,000	\$324,000	236.50	103.252	143.80
11	212	16535	\$116,785	2.691	ZURICH INSURANCE COMPANY	\$154,203	\$45,490	\$250,269	162.30	38.952	132.80
12	076	21857	\$116,000	2.673	AMERICAN INSURANCE COMPANY THE	\$130,000	\$12,000	\$84,000	64.62	10.345	55.38
13	162	24678	\$103,000	2.373	ROYAL INDEMNITY COMPANY	\$129,000	\$24,000	\$89,000	68.99	23.301	50.39
14	164	24791	\$102,000	2.350	ST PAUL MERCURY INSURANCE COMPANY	\$86,000	\$10,000	\$20,000	23.26	9.804	11.63
15	143	23914	\$98,465	2.269	NORTHWESTERN NATIONAL INS CO	\$91,652	\$8,214	\$-126,991	-138.56	8.342	-147.52
16	048	35289	\$88,000	2.028	CONTINENTAL INSURANCE COMPANY THE	\$92,000	\$18,000	\$-106,000	-115.22	20.455	-134.78
17	001	19038	\$83,000	1.912	AETNA CASUALTY AND SURETY COMPANY	\$80,000	\$97,000	\$266,000	332.50	116.867	211.25
18	076	21881	\$81,000	1.866	NATIONAL SURETY CORPORATION	\$88,000	\$0	\$21,000	23.86	0.000	23.86
19	189	25658	\$80,599	1.857	TRAVELERS INDEMNITY COMPANY	\$151,594	\$23,286	\$150,562	99.32	28.891	83.96
20	217	20265	\$77,000	1.774	PROTECTIVE NATIONAL INS CO OF OMAHA, TH	\$72,000	\$0	\$0	0.00	0.000	0.00
21	000	26891	\$70,840	1.632	IGF INSURANCE COMPANY	\$31,283	\$13,210	\$-311	-0.99	18.648	-43.22
22	217	20249	\$70,144	1.616	CENTRAL NATIONAL INS CO OF OMAHA	\$98,217	\$0	\$96,655	98.41	0.000	98.41
23	189	25666	\$66,594	1.534	TRAVELERS INDEMNITY CO OF AMERICA	\$64,489	\$13,472	\$28,394	44.03	20.230	23.14
24	218	20443	\$62,362	1.437	CONTINENTAL CASUALTY COMPANY	\$65,019	\$1,576	\$-40,874	-62.86	2.527	-65.29
25	855	14583	\$57,000	1.313	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$57,000	\$4,000	\$43,000	75.44	7.018	68.42
26	218	20427	\$55,834	1.286	AMERICAN CASUALTY CO OF READING, PA	\$60,245	\$94,882	\$215,533	357.76	169.936	200.27
27	011	19372	\$51,961	1.197	NORTHERN INSURANCE CO OF NEW YORK	\$49,675	\$959	\$6,372	12.83	1.846	10.90
28	246	14265	\$50,170	1.156	INDIANA LUMBERMENS MUTUAL INS CO	\$40,854	\$0	\$186,000	455.28	0.000	455.28
29	037	14346	\$40,004	0.922	IOWA NATIONAL MUTUAL INSURANCE CO	\$35,316	\$7,500	\$92,800	262.77	18.748	241.53
30	473	19275	\$40,000	0.922	AMERICAN FAMILY MUTUAL INS CO	\$37,000	\$0	\$7,000	18.92	0.000	18.92
31	076	21873	\$39,000	0.899	FIREMANS FUND INSURANCE COMPANY	\$35,000	\$0	\$5,000	14.29	0.000	14.29
32	020	19704	\$35,000	0.806	AMERICAN STATES INSURANCE COMPANY	\$35,000	\$0	\$7,000	20.00	0.000	20.00
33	162	24600	\$33,000	0.760	GLOBE INDEMNITY COMPANY	\$34,000	\$0	\$6,000	17.65	0.000	17.65
34	901	22713	\$31,667	0.730	INSURANCE COMPANY OF NORTH AMERICA	\$18,858	\$8,858	\$42,858	227.27	27.972	180.29
35	011	19356	\$29,192	0.673	MARYLAND CASUALTY COMPANY	\$28,688	\$22,475	\$29,431	102.59	76.990	24.25
36	095	22519	\$27,526	0.634	HOME INDEMNITY COMPANY THE	\$25,050	\$49,984	\$64,764	258.54	181.588	59.00
37	091	19682	\$26,143	0.602	HARTFORD FIRE INSURANCE COMPANY	\$34,453	\$110	\$-1,818	-5.28	0.421	-5.60
38	169	24988	\$26,000	0.599	SENTRY INSURANCE A MUTUAL COMPANY	\$26,000	\$13,000	\$309,000	1188.46	50.000	1138.46
39	048	20818	\$25,000	0.576	COMMERCIAL INSURANCE CO OF NEWARK, NJ	\$27,000	\$0	\$-13,000	-48.15	0.000	-48.15
40	219	21180	\$23,000	0.530	JOHN DEERE INSURANCE COMPANY	\$22,000	\$40,000	\$46,000	209.09	173.913	27.27
41	108	22977	\$23,000	0.530	LUMBERMENS MUTUAL CASUALTY CO	\$22,000	\$0	\$-1,000	-4.55	0.000	-4.55
42	143	23906	\$21,652	0.499	NORTHWESTERN NATIONAL CASUALTY CO	\$27,500	\$0	\$-2,965	-10.78	0.000	-10.78
43	143	10804	\$19,000	0.438	CONTINENTAL WESTERN INSURANCE CO	\$18,000	\$0	\$-3,000	-16.67	0.000	-16.67
44	001	19070	\$19,000	0.438	STANDARD FIRE INSURANCE COMPANY	\$22,000	\$0	\$10,000	45.45	0.000	45.45
45	084	22276	\$18,996	0.438	STONEWALL INSURANCE COMPANY	\$21,923	\$0	\$-13,710	-62.54	0.000	-62.54
46	084	22136	\$18,000	0.415	AMERICAN NATIONAL FIRE INSURANCE CO	\$14,000	\$3,000	\$8,000	57.14	16.667	35.71
47	091	22365	\$16,104	0.371	HARTFORD CASUALTY INSURANCE COMPANY	\$24,162	\$329	\$3,622	14.99	2.043	13.63
48	062	21415	\$16,008	0.369	EMPLOYERS MUTUAL CASUALTY COMPANY	\$18,597	\$999	\$8,781	47.22	6.241	41.85
49	133	23590	\$16,000	0.369	HOLLAND AMERICA INSURANCE COMPANY	\$5,000	\$0	\$4,000	80.00	0.000	80.00
50	169	21172	\$14,000	0.323	GREAT SOUTHWEST FIRE INS CO	\$13,000	\$0	\$4,000	30.77	0.000	30.77
51	108	22918	\$14,000	0.323	AMERICAN MOTORISTS INSURANCE CO	\$14,000	\$58,000	\$55,000	392.86	414.286	-21.43
52	518	14117	\$12,448	0.287	GRINNELL MUTUAL REINSURANCE COMPANY	\$12,216	\$0	\$0	0.00	0.000	0.00
53	032	20095	\$11,000	0.253	BITUMINOUS CASUALTY CORPORATION	\$12,000	\$23,000	\$-21,000	-175.00	209.091	-366.67

MISSOURI FOR 1983 - LINE 10B
PRODUCT LIABILITY PROPERTY DAMAGE EXPERIENCE

14:46 FRIDAY, AUGUST 23, 1985 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
54	072	21741	\$11,000	0.253	HAWKEYE SECURITY INSURANCE COMPANY	\$11,000	\$1,000	\$3,000	27.27	9.091	18.18
55	212	26247	\$9,875	0.228	AMERICAN GUARANTEE AND LIABILITY INS CO	\$11,657	\$3,737	\$12,100	103.80	37.843	71.74
56	218	20494	\$9,308	0.214	TRANSPORTATION INSURANCE COMPANY	\$31,182	\$13,997	\$-6,471	-20.75	150.376	-65.64
57	248	13021	\$9,000	0.207	UNITED FIRE AND CASUALTY COMPANY	\$4,000	\$3,000	\$1,000	25.00	33.333	-50.00
58	000	14508	\$9,000	0.207	MICHIGAN MILLERS MUTUAL INS CO	\$10,000	\$0	\$0	0.00	0.000	0.00
59	044	20648	\$8,228	0.190	EMPLOYERS' FIRE INSURANCE COMPANY	\$9,048	\$0	\$-492	-5.44	0.000	-5.44
60	041	22209	\$8,000	0.184	ATLANTIC INSURANCE COMPANY	\$9,000	\$0	\$0	0.00	0.000	0.00
61	084	16691	\$7,000	0.161	GREAT AMERICAN INSURANCE COMPANY	\$5,000	\$0	\$0	0.00	0.000	0.00
62	052	21105	\$7,000	0.161	NORTH RIVER INSURANCE COMPANY THE	\$6,000	\$0	\$16,000	266.67	0.000	266.67
63	048	34622	\$7,000	0.161	GLENS FALLS INSURANCE COMPANY THE	\$5,000	\$0	\$-5,000	-100.00	0.000	-100.00
64	048	35270	\$7,000	0.161	FIDELITY AND CASUALTY CO OF NY	\$11,000	\$1,000	\$-56,000	-509.09	14.286	-518.18
65	177	25240	\$6,107	0.141	STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$8,191	\$170	\$30,170	368.33	2.784	366.26
66	280	18988	\$6,000	0.138	AUTO OWNERS INSURANCE CO MUTUAL	\$6,000	\$0	\$13,000	216.67	0.000	216.67
67	041	22217	\$6,000	0.138	GULF INSURANCE COMPANY	\$9,000	\$2,000	\$-10,000	-111.11	33.333	-133.33
68	095	22527	\$5,406	0.125	HOME INSURANCE COMPANY THE	\$5,586	\$782	\$3,282	58.75	14.465	44.75
69	189	25615	\$5,270	0.121	CHARTER OAK FIRE INSURANCE CO THE	\$6,219	\$-172	\$-7,870	-126.55	-3.264	-123.78
70	077	21970	\$5,000	0.115	GENERAL ACCIDENT INS CO OF AMERICA	\$2,000	\$0	\$1,000	50.00	0.000	50.00
71	041	22233	\$5,000	0.115	SELECT INSURANCE COMPANY	\$9,000	\$1,000	\$-2,000	-22.22	20.000	-33.33
72	206	26107	\$4,934	0.114	WESTERN FIRE INSURANCE COMPANY	\$5,157	\$0	\$0	0.00	0.000	0.00
73	052	21121	\$4,000	0.092	WESTCHESTER FIRE INSURANCE COMPANY	\$2,000	\$0	\$2,000	100.00	0.000	100.00
74	148	24074	\$3,801	0.088	OHIO CASUALTY INSURANCE COMPANY	\$3,392	\$0	\$658	19.40	0.000	19.40
75	088	22306	\$3,000	0.069	MASSACHUSETTS BAY INS CO	\$2,000	\$0	\$1,000	50.00	0.000	50.00
76	164	24775	\$3,000	0.069	ST PAUL GUARDIAN INSURANCE COMPANY	\$6,000	\$0	\$-2,000	-33.33	0.000	-33.33
77	108	30503	\$2,640	0.061	FEDERAL KEMPER INSURANCE COMPANY	\$3,875	\$0	\$-630	-16.26	0.000	-16.26
78	032	20109	\$2,000	0.046	BITUMINOUS FIRE AND MARINE INS CO	\$1,000	\$0	\$2,000	200.00	0.000	200.00
79	048	20850	\$2,000	0.046	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$2,000	\$0	\$49,000	2450.00	0.000	2450.00
80	048	20885	\$2,000	0.046	KANSAS CITY FIRE & MARINE INS CO	\$2,000	\$0	\$-1,000	-50.00	0.000	-50.00
81	076	21865	\$2,000	0.046	ASSOCIATED INDEMNITY CORPORATION	\$2,000	\$0	\$0	0.00	0.000	0.00
82	077	21962	\$2,000	0.046	PENNSYLVANIA GENERAL INSURANCE CO	\$1,000	\$0	\$0	0.00	0.000	0.00
83	143	21989	\$2,000	0.046	COMPASS INSURANCE COMPANY	\$2,000	\$0	\$3,000	150.00	0.000	150.00
84	162	24589	\$2,000	0.046	AMERICAN AND FOREIGN INSURANCE CO	\$3,000	\$0	\$1,000	33.33	0.000	33.33
85	084	26832	\$2,000	0.046	AMERICAN ALLIANCE INSURANCE COMPANY	\$1,000	\$0	\$0	0.00	0.000	0.00
86	514	26859	\$2,000	0.046	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$2,000	\$0	\$0	0.00	0.000	0.00
87	108	30562	\$2,000	0.046	AMERICAN MANUFACTURERS MUTUAL INS CO	\$0	\$0	\$-1,000	0.00	0.000	0.00
88	123	23388	\$1,938	0.045	SHELTER MUTUAL INSURANCE CO	\$2,217	\$3,086	\$-1,301	-58.68	159.236	-197.88
89	215	19860	\$1,677	0.039	GREAT CENTRAL INSURANCE COMPANY	\$2,059	\$0	\$0	0.00	0.000	0.00
90	024	19909	\$1,579	0.036	CENTENNIAL INSURANCE COMPANY	\$2,033	\$734	\$-510	-25.09	46.485	-61.19
91	349	13978	\$1,000	0.023	FLORISTS MUTUAL INSURANCE COMPANY	\$1,000	\$0	\$0	0.00	0.000	0.00
92	008	19232	\$1,000	0.023	ALLSTATE INSURANCE COMPANY	\$1,000	\$0	\$9,000	900.00	0.000	900.00
93	024	19895	\$1,000	0.023	ATLANTIC MUTUAL INSURANCE COMPANY	\$969	\$0	\$0	0.00	0.000	0.00
94	050	21008	\$1,000	0.023	MID AMERICA PREFERRED INSURANCE COMPANY	\$1,000	\$8,000	\$-1,000	-100.00	800.000	-900.00
95	076	21849	\$1,000	0.023	AMERICAN AUTOMOBILE INSURANCE CO	\$1,000	\$0	\$0	0.00	0.000	0.00
96	084	26344	\$1,000	0.023	AGRICULTURAL INSURANCE COMPANY	\$1,000	\$0	\$0	0.00	0.000	0.00
97	350	34207	\$1,000	0.023	PURITAN INSURANCE COMPANY	\$0	\$0	\$0	0.00	0.000	0.00
98	148	24066	\$896	0.021	AMERICAN FIRE & CASUALTY COMPANY	\$688	\$0	\$195	28.34	0.000	28.34
99	059	21326	\$756	0.017	EMPIRE FIRE AND MARINE INSURANCE CO	\$949	\$0	\$0	0.00	0.000	0.00
100	218	20478	\$685	0.016	NATIONAL FIRE INS CO OF HARTFORD	\$592	\$0	\$40	6.76	0.000	6.76
101	044	20613	\$429	0.010	AMERICAN EMPLOYERS INSURANCE CO	\$374	\$0	\$-104	-27.81	0.000	-27.81
102	148	24090	\$410	0.009	WEST AMERICAN INSURANCE COMPANY	\$280	\$423	\$483	172.50	103.171	21.43
103	011	19305	\$283	0.007	ASSURANCE COMPANY OF AMERICA	\$143	\$0	\$0	0.00	0.000	0.00
104	218	20486	\$275	0.006	TRANSCONTINENTAL INSURANCE COMPANY	\$69	\$0	\$-17	-24.64	0.000	-24.64
105	063	26077	\$167	0.004	UNDERWRITERS INSURANCE COMPANY	\$167	\$0	\$0	0.00	0.000	0.00
106	189	25682	\$116	0.003	TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$116	\$0	\$54	46.55	0.000	46.55

MISSOURI FOR 1983 - LINE 10B
PRODUCT LIABILITY PROPERTY DAMAGE EXPERIENCE

14:46 FRIDAY, AUGUST 23, 1985 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
107	063	26042	\$11	0.000	WAUSAU UNDERWRITERS INS CO	\$11	\$0	\$0	0.00	0.000	0.00
108	000	32859	\$9	0.000	PENN AMERICA INS CO	\$11	\$0	\$0	0.00	0.000	0.00
109	088	22292	\$5	0.000	HANOVER INSURANCE COMPANY THE	\$7	\$7	\$3	42.86	140.000	-57.14
110	015	19569	\$0	0.000	AMERICAN MUTUAL LIABILITY INS CO	\$0	\$0	\$-11,000	0.00	0.000	0.00
111	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$0	\$75,000	0.00	0.000	0.00
112	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$1,000	\$0	\$0	0.00	0.000	0.00
113	091	22411	\$0	0.000	TWIN CITY FIRE INSURANCE COMPANY	\$0	\$0	\$-2	0.00	0.000	0.00
114	113	23086	\$-65	-.001	LUMBERMENS MUTUAL INSURANCE CO THE	\$75	\$0	\$0	0.00	0.000	0.00
115	486	11630	\$-110	-.003	JEFFERSON INSURANCE CO OF NEW YORK	\$0	\$0	\$0	0.00	0.000	0.00
116	095	22500	\$-446	-.010	CITY INSURANCE COMPANY	\$-446	\$0	\$0	0.00	0.000	0.00
117	044	20621	\$-6,027	-.139	COMMERCIAL UNION INSURANCE COMPANY	\$8,760	\$-93	\$280,524	3202.33	1.543	3203.39
			=====			=====	=====	=====			
			\$4,340,225			\$4,417,849	\$3,577,397	\$4,659,515	105.47	82.42	24.49

MISSOURI EXPERIENCE FOR 1982
TOTAL PRODUCT LIABILITY EXPERIENCE

10:10 MONDAY, AUGUST 5, 1985 2

OBS	NAIC CODE	COMPANY NAME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	AGGREGATE LOSS RATIO	CUMULATIVE LOSSES	CUMULATED PREMIUMS
1	09522519	HOME INDEMNITY COMPANY THE	1656948	1289517	77.82	.	1289517	1656948
2	11123043	LIBERTY MUTUAL INSURANCE COMPANY	1341768	2154450	160.57	.	3443967	2998716
3	00119038	AETNA CASUALTY AND SURETY COMPANY	1160479	1497984	129.08	.	4941951	4159195
4	20626093	WESTERN CASUALTY AND SURETY COMPANY	684364	171343	25.04	.	5113294	4843559
5	16224678	ROYAL INDEMNITY COMPANY	512958	14869	2.90	.	5128163	5356517
6	09522527	HOME INSURANCE COMPANY THE	429767	-427205	-99.40	.	4700958	5786284
7	09122357	HARTFORD ACCIDENT & INDEMNITY CO	409246	399499	97.62	.	5100457	6195530
8	06321458	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	401496	293676	73.15	.	5394133	6597026
9	05221083	INTERNATIONAL INSURANCE COMPANY	383677	2018200	526.02	.	7412333	6980703
10	16424767	ST PAUL FIRE & MARINE INSURANCE CO	381102	-28090	-7.37	.	7384243	7361805
11	31813145	VIRGINIA SURETY CO INC, THE	352684	96187	27.27	.	7480430	7714489
12	21216535	ZURICH INSURANCE COMPANY	323905	365061	112.71	.	7845491	8038394
13	14323914	NORTHWESTERN NATIONAL INS CO	283347	297380	104.95	.	8142871	8321741
14	07621857	AMERICAN INSURANCE COMPANY THE	280677	7959346	2835.77	.	16102217	8602418
15	04620699	AETNA INSURANCE COMPANY	274955	32170	11.70	.	16134387	8877373
16	16226980	ROYAL INSURANCE COMPANY OF AMERICA	268371	141745	52.82	.	16276132	9145744
17	10822918	AMERICAN MOTORISTS INSURANCE CO	268126	747479	278.78	.	17023611	9413870
18	00713935	FEDERATED MUTUAL INSURANCE COMPANY	258814	245030	94.67	.	17268641	9672684
19	21820443	CONTINENTAL CASUALTY COMPANY	243184	222758	91.60	.	17491399	9915868
20	05221113	UNITED STATES FIRE INSURANCE CO	234887	449359	191.31	.	17940758	10150755
21	07621881	NATIONAL SURETY CORPORATION	228185	96482	42.28	.	18037240	10378940
22	10222713	INSURANCE COMPANY OF NORTH AMERICA	204174	79767	39.07	.	18117007	10583114
23	06221415	EMPLOYERS MUTUAL CASUALTY COMPANY	183063	9337	5.10	.	18126344	10766177
24	04620702	AETNA FIRE UNDERWRITERS INS CO	169204	122129	72.18	.	18248473	10935381
25	04835289	CONTINENTAL INSURANCE COMPANY THE	159399	43343	27.19	.	18291816	11094780
26	24614265	INDIANA LUMBERMENS MUTUAL INS CO	158312	313191	197.83	.	18605007	11253092
27	00119070	STANDARD FIRE INSURANCE COMPANY	153850	110291	71.69	.	18715298	11406942
28	00026891	IGF INSURANCE COMPANY	133139	94511	70.99	.	18809809	11540081
29	16924988	SENTRY INSURANCE A MUTUAL COMPANY	124955	-376823	-301.57	.	18432986	11665036
30	07721970	GENERAL ACCIDENT INS CO OF AMERICA	115186	-7080	-6.15	.	18425906	11780222
31	16424791	ST PAUL MERCURY INSURANCE COMPANY	112435	65137	57.93	.	18491043	11892657
32	21820494	TRANSPORTATION INSURANCE COMPANY	112326	105457	93.88	.	18596500	12004983
33	04420621	COMMERCIAL UNION INSURANCE COMPANY	109287	22971	21.02	.	18619471	12114270
34	16224600	GLOBE INDEMNITY COMPANY	107779	-17621	-16.35	.	18601850	12222049
35	00014346	IOWA NATIONAL MUTUAL INSURANCE CO	103949	15886	15.28	.	18617736	12325998
36	09119682	HARTFORD FIRE INSURANCE COMPANY	98769	12506	12.66	.	18630242	12424767
37	08822306	MASSACHUSETTS BAY INS CO	87514	2260	2.58	.	18632502	12512281
38	01119356	MARYLAND CASUALTY COMPANY	84964	-288640	-339.72	.	18343862	12597245
39	14310804	CONTINENTAL WESTERN INSURANCE CO	83838	-19050	-22.72	.	18324812	12681083
40	10222748	PACIFIC EMPLOYERS INSURANCE COMPANY	79867	24249	30.36	.	18349061	12760950
41	47319275	AMERICAN FAMILY MUTUAL INS CO	79010	-42174	-53.38	.	18306887	12839960
42	85514583	MILLERS MUTUAL INS ASSN OF ILLINOIS	74305	17264	23.23	.	18324151	12914265
43	01519569	AMERICAN MUTUAL LIABILITY INS CO	69284	759808	1096.66	.	19083959	12983549
44	21226247	AMERICAN GUARANTEE AND LIABILITY INS CO	68928	37883	54.96	.	19121842	13052477
45	21820427	AMERICAN CASUALTY CO OF READING, PA	67830	33113	48.82	.	19154955	13120307
46	02019704	AMERICAN STATES INSURANCE COMPANY	62309	-2555	-4.10	.	19152400	13182616
47	08822292	HANOVER INSURANCE COMPANY THE	61803	5107	8.26	.	19157507	13244419
48	01119372	NORTHERN INSURANCE CO OF NEW YORK	60011	6459	10.76	.	19163966	13304430
49	15924457	RELiance INSURANCE COMPANY	59800	50887	85.10	.	19214853	13364230
50	07721962	PENNSYLVANIA GENERAL INSURANCE CO	58503	10687	18.27	.	19225540	13422733
51	38328223	FARMLAND INSURANCE COMPANY	55791	60693	108.79	.	19286233	13478524
52	14323906	NORTHWESTERN NATIONAL CASUALTY CO	55668	7530	13.53	.	19293763	13534192
53	10822977	LUMBERMENS MUTUAL CASUALTY CO	55454	28737	51.82	.	19322500	13589646
54	04122217	GULF INSURANCE COMPANY	51935	-35959	-69.24	.	19286541	13641581

MISSOURI EXPERIENCE FOR 1982
TOTAL PRODUCT LIABILITY EXPERIENCE

10:10 MONDAY, AUGUST 5, 1985

3

OBS	NAIC CODE	COMPANY NAME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	AGGREGATE LOSS RATIO	CUMULATIVE LOSSES	CUMULATED PREMIUMS
55	03220095	BITUMINOUS CASUALTY CORPORATION	45492	-80090	-176.05	.	19206451	13687073
56	21921180	JOHN DEERE INSURANCE COMPANY	42079	179807	427.31	.	19386258	13729152
57	08422136	AMERICAN NATIONAL FIRE INSURANCE CO	40147	10848	27.02	.	19397106	13769299
58	04122233	SELECT INSURANCE COMPANY	39655	7150	18.03	.	19404256	13808954
59	51814117	GRINNELL MUTUAL REINSURANCE COMPANY	37569	-4432	-11.80	.	19399824	13846523
60	04420648	EMPLOYERS' FIRE INSURANCE COMPANY	37381	26157	69.97	.	19425981	13883904
61	08222098	GRAIN DEALERS MUTUAL INSURANCE CO	37068	860	2.32	.	19426841	13920972
62	08416691	GREAT AMERICAN INSURANCE COMPANY	34263	28137	82.12	.	19454978	13955235
63	23835424	MINNEHOMA INSURANCE COMPANY	30101	27446	91.18	.	19482424	13985336
64	09122365	HARTFORD CASUALTY INSURANCE COMPANY	28825	8829	30.63	.	19491253	14014161
65	21720265	PROTECTIVE NATIONAL INS CO OF OMAHA, THE	27400	7182	26.21	.	19498435	14041561
66	16424775	ST PAUL GUARDIAN INSURANCE COMPANY	26384	4752	18.01	.	19503187	14067945
67	08426344	AGRICULTURAL INSURANCE COMPANY	23570	-15644	-66.37	.	19487543	14091515
68	24813021	UNITED FIRE AND CASUALTY COMPANY	23085	5500	23.82	.	19493043	14114600
69	28018988	AUTO OWNERS INSURANCE CO MUTUAL	21853	-1785	-8.17	.	19491258	14136453
70	05021008	MID-AMERICA PREFERRED INSURANCE COMPANY	21297	7457	35.01	.	19498715	14157750
71	20626107	WESTERN FIRE INSURANCE COMPANY	19185	1987	10.36	.	19500702	14176935
72	15924473	UNITED PACIFIC INSURANCE COMPANY	17839	-62929	-352.76	.	19437773	14194774
73	17725240	STATE AUTOMOBILE & CASUALTY UNDERWRITERS	15845	33564	211.83	.	19471337	14210619
74	38611363	GREAT PLAINS INSURANCE COMPANY INC	14214	4642	32.66	.	19475979	14224833
75	04822322	HARBOR INSURANCE COMPANY	13628	1324	9.72	.	19477303	14238461
76	09422489	HIGHLANDS INSURANCE COMPANY	12726	12725	99.99	.	19490028	14251187
77	35034207	PURITAN INSURANCE COMPANY	11885	594	5.00	.	19490622	14263072
78	10830503	FEDERAL KEMPER INSURANCE COMPANY	11746	85	0.72	.	19490707	14274818
79	05221105	NORTH RIVER INSURANCE COMPANY THE	11218	-3125	-27.86	.	19487582	14286036
80	12323388	SHELTER MUTUAL INSURANCE CO	10849	46610	429.62	.	19534192	14296885
81	27114990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	10681	4507	42.20	.	19538699	14307566
82	02419909	CENTENNIAL INSURANCE COMPANY	10007	8898	88.92	.	19547597	14317573
83	05900590	EMPIRE FIRE AND MARINE INSURANCE CO	9764	11337	116.11	.	19558934	14327337
84	00819232	ALLSTATE INSURANCE COMPANY	7947	1840	23.15	.	19560774	14335284
85	99900026	MERCER COUNTY MUTUAL INSURANCE CO	6376	0	0.00	.	19560774	14341660
86	02419895	ATLANTIC MUTUAL INSURANCE COMPANY	5979	0	0.00	.	19560774	14347639
87	16224589	AMERICAN AND FOREIGN INSURANCE CO	5403	-1203	-22.27	.	19559571	14353042
88	00319097	AID INSURANCE COMPANY (MUTUAL)	4579	5000	109.19	.	19564571	14357621
89	14824074	OHIO CASUALTY INSURANCE COMPANY	4177	727	17.40	.	19565298	14361798
90	00014508	MICHIGAN MILLERS MUTUAL INS CO	3260	40000	1226.99	.	19605298	14365058
91	10822942	IOWA KEMPER INSURANCE COMPANY	2713	178	6.56	.	19605476	14367771
92	21519828	ARGONAUT-MIDWEST INSURANCE COMPANY	2021	2120	104.90	.	19607596	14369792
93	51426859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1775	0	0.00	.	19607596	14371567
94	04122209	ATLANTIC INSURANCE COMPANY	1724	2000	116.01	.	19609596	14373291
95	07621849	AMERICAN AUTOMOBILE INSURANCE CO	1393	-3641	-261.38	.	19605955	14374684
96	03920400	CIMARRON INSURANCE CO INCORPORATED	1371	0	0.00	.	19605955	14376055
97	01119305	ASSURANCE COMPANY OF AMERICA	1291	81	6.27	.	19606036	14377346
98	08426832	AMERICAN ALLIANCE INSURANCE COMPANY	1263	673	53.29	.	19606709	14378609
99	05221121	WESTCHESTER FIRE INSURANCE COMPANY	1134	-6496	-572.84	.	19600213	14379743
100	34913978	FLORISTS MUTUAL INSURANCE COMPANY	1022	0	0.00	.	19600213	14380755
101	08135882	GEICO GENERAL INS CO	1008	48	4.76	.	19600261	14381773
102	09528177	HOME INSURANCE COMPANY OF INDIANA, THE	850	1000	117.65	.	19601261	14382623
103	10830562	AMERICAN MANUFACTURERS MUTUAL INS CO	744	2050	275.54	.	19603311	14383367
104	11323086	LUMBERMENS MUTUAL INSURANCE CO THE	660	0	0.00	.	19603311	14384027
105	09122411	TWIN CITY FIRE INSURANCE COMPANY	646	265	41.02	.	19603576	14384673
106	04420613	AMERICAN EMPLOYERS INSURANCE CO	639	-364	-56.96	.	19603212	14385312
107	21820478	NATIONAL FIRE INS CO OF HARTFORD	508	-664	-130.71	.	19602548	14385820
108	14824090	WEST AMERICAN INSURANCE COMPANY	403	-96	-23.82	.	19602452	14386223

MISSOURI EXPERIENCE FOR 1982
TOTAL PRODUCT LIABILITY EXPERIENCE

10:10 MONDAY, AUGUST 5, 1985 4

OBS	NAIC CODE	COMPANY NAME	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	AGGREGATE LOSS RATIO	CUMULATIVE LOSSES	CUMULATED PREMIUMS
109	10818910	AMERICAN PROTECTION INSURANCE CO	353	0	0.000	.	19602452	14386576
110	16224694	SAFEGUARD INSURANCE COMPANY	325	218	67.077	.	19602670	14386901
111	07721946	CAMDEN FIRE INSURANCE ASSOCIATION	325	137	42.154	.	19602807	14387226
112	21126220	YOSEMITE INSURANCE COMPANY	210	490	233.333	.	19603297	14387436
113	15924430	PLANET INSURANCE COMPANY	145	110	75.862	.	19603407	14387581
114	04620710	CENTURY INDEMNITY COMPANY	143	223	155.944	.	19603630	14387724
115	00319100	AMCO INSURANCE COMPANY	137	0	0.000	.	19603630	14387861
116	13023531	MILLERS MUTUAL FIRE INS CO OF TEXAS	96	0	0.000	.	19603630	14387957
117	14824066	AMERICAN FIRE & CASUALTY COMPANY	94	28	29.787	.	19603658	14388051
118	00819224	NORTHBROOK PROPERTY & CASUALTY INS CO	92	-13	-14.130	.	19603645	14388143
119	00013528	BROTHERHOOD MUTUAL INSURANCE CO	91	0	0.000	.	19603645	14388234
120	13023523	MILLERS CASUALTY INS CO OF TEXAS THE	8	0	0.000	.	19603645	14388242
121	03120087	NATIONAL INDEMNITY COMPANY	0	-154	.	.	19603491	14388242
122	09122373	NEW YORK UNDERWRITERS INSURANCE CO	0	-25	.	.	19603466	14388242
123	04420664	NORTHERN ASSURANCE CO OF AMERICA	0	136	.	.	19603602	14388242
124	21820486	TRANSCONTINENTAL INSURANCE COMPANY	0	270	.	.	19603872	14388242
125	06326042	WAUSAU UNDERWRITERS INS CO	0	-4822	.	.	19599050	14388242
126	21519801	ARGONAUT INSURANCE COMPANY	0	70	.	.	19599120	14388242
127	03220109	BITUMINOUS FIRE AND MARINE INS CO	0	-14850	.	.	19584270	14388242
128	23811185	FOREMOST INSURANCE CO	0	-54247	.	.	19530023	14388242
129	05221040	INDUSTRIAL INDEMNITY COMPANY	0	-332	.	.	19529691	14388242
130	00119046	AETNA CASUALTY AND SURETY COMPANY OF IL	-285	52	-18.246	.	19529743	14387957
131	07621865	ASSOCIATED INDEMNITY CORPORATION	-3281	-29930	912.222	.	19499813	14384676
132	09522500	CITY INSURANCE COMPANY	-3777	-12292	325.443	.	19487521	14380899
133	07621873	FIREMANS FUND INSURANCE COMPANY	-58714	-240786	410.100	134.384	19246735	14322185

OBS	NAICGRUP	COD	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOS RAT
1	095	22519	HOME INDEMNITY COMPANY THE	\$1,343,521	\$583,780	43.45	1343521	583780	.
2	111	23043	LIBERTY MUTUAL INSURANCE COMPANY	\$796,383	\$2,037,800	255.88	2139904	2621580	.
3	001	19038	AETNA CASUALTY AND SURETY COMPANY	\$780,352	\$1,755,678	224.99	2920256	4377258	.
4	206	26093	WESTERN CASUALTY AND SURETY COMPANY	\$340,969	\$39,940	11.71	3261225	4417198	.
5	162	24678	ROYAL INDEMNITY COMPANY	\$315,730	\$-38,710	-12.26	3576955	4378488	.
6	063	21458	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$261,301	\$249,131	95.34	3838256	4627619	.
7	164	24767	ST PAUL FIRE & MARINE INSURANCE CO	\$248,222	\$-75,947	-30.60	4086478	4551672	.
8	162	26980	ROYAL INSURANCE COMPANY OF AMERICA	\$213,816	\$94,056	43.99	4300294	4645728	.
9	091	22357	HARTFORD ACCIDENT & INDEMNITY CO	\$200,556	\$286,661	142.93	4500850	4932389	.
10	212	16535	ZURICH INSURANCE COMPANY	\$178,789	\$362,185	202.58	4679639	5294574	.
11	108	22918	AMERICAN MOTORISTS INSURANCE CO	\$177,013	\$752,269	424.98	4856652	6046843	.
12	143	23914	NORTHWESTERN NATIONAL INS CO	\$166,944	\$92,692	55.52	5023596	6139535	.
13	901	20699	AETNA INSURANCE COMPANY	\$159,171	\$-38,028	-23.89	5182767	6101507	.
14	052	21083	INTERNATIONAL INSURANCE COMPANY	\$159,108	\$668,577	420.20	5341875	6770084	.
15	076	21881	NATIONAL SURETY CORPORATION	\$156,260	\$65,104	41.66	5498135	6835188	.
16	218	20443	CONTINENTAL CASUALTY COMPANY	\$147,269	\$232,974	158.20	5645404	7068162	.
17	076	21857	AMERICAN INSURANCE COMPANY THE	\$146,783	\$7,979,872	5436.51	5792187	15048034	.
18	246	14265	INDIANA LUMBERMENS MUTUAL INS CO	\$140,156	\$277,231	197.80	5932343	15325265	.
19	062	21415	EMPLOYERS MUTUAL CASUALTY COMPANY	\$126,768	\$40,869	32.24	6059111	15366134	.
20	007	13935	FEDERATED MUTUAL INSURANCE COMPANY	\$118,302	\$224,368	189.66	6177413	15590502	.
21	077	21970	GENERAL ACCIDENT INS CO OF AMERICA	\$116,139	\$-7,009	-6.04	6293552	15583493	.
22	901	22713	INSURANCE COMPANY OF NORTH AMERICA	\$116,041	\$49,533	42.69	6409593	15633026	.
23	001	19070	STANDARD FIRE INSURANCE COMPANY	\$101,534	\$107,249	105.63	6511127	15740275	.
24	095	22527	HOME INSURANCE COMPANY THE	\$100,140	\$9,427	9.41	6611267	15749702	.
25	901	20702	AETNA FIRE UNDERWRITERS INS CO	\$100,020	\$83,248	83.23	6711287	15832950	.
26	048	35289	CONTINENTAL INSURANCE COMPANY THE	\$88,468	\$45,813	51.78	6799755	15878763	.
27	169	24988	SENTRY INSURANCE A MUTUAL COMPANY	\$76,821	\$-14,100	-18.35	6876576	15864663	.
28	164	24791	ST PAUL MERCURY INSURANCE COMPANY	\$68,567	\$49,928	72.82	6945143	15914591	.
29	088	22306	MASSACHUSETTS BAY INS CO	\$65,732	\$1,833	2.79	7010875	15916424	.
30	162	24600	GLOBE INDEMNITY COMPANY	\$61,735	\$-9,943	-16.11	7072610	15906481	.
31	077	21962	PENNSYLVANIA GENERAL INSURANCE CO	\$58,503	\$10,687	18.27	7131113	15917168	.
32	091	19682	HARTFORD FIRE INSURANCE COMPANY	\$56,217	\$-8,512	-15.14	7187330	15908656	.
33	044	20621	COMMERCIAL UNION INSURANCE COMPANY	\$55,494	\$5,141	9.26	7242824	15913797	.
34	218	20494	TRANSPORTATION INSURANCE COMPANY	\$53,320	\$106,618	199.96	7296144	16020415	.
35	143	10804	CONTINENTAL WESTERN INSURANCE CO	\$52,818	\$-11,990	-22.70	7348962	16008425	.
36	052	21113	UNITED STATES FIRE INSURANCE CO	\$52,710	\$504,463	957.05	7401672	16512888	.
37	000	14346	IOWA NATIONAL MUTUAL INSURANCE CO	\$48,472	\$10,561	21.79	7450144	16523449	.
38	011	19356	MARYLAND CASUALTY COMPANY	\$48,347	\$-257,003	-531.58	7498491	16266446	.
39	473	19275	AMERICAN FAMILY MUTUAL INS CO	\$47,406	\$-11,502	-24.26	7545897	16254944	.
40	901	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	\$45,392	\$15,058	33.17	7591289	16270002	.
41	015	19569	AMERICAN MUTUAL LIABILITY INS CO	\$44,465	\$739,419	1662.92	7635754	17009421	.
42	108	22977	LUMBERMENS MUTUAL CASUALTY CO	\$39,282	\$42,946	109.33	7675036	17052367	.
43	088	22292	HANOVER INSURANCE COMPANY THE	\$36,490	\$2,935	8.04	7711526	17055302	.
44	212	26247	AMERICAN GUARANTEE AND LIABILITY INS CO	\$36,319	\$39,592	109.01	7747845	17094894	.
45	000	26891	IGF INSURANCE COMPANY	\$35,611	\$0	0.00	7783456	17094894	.
46	084	22136	AMERICAN NATIONAL FIRE INSURANCE CO	\$34,901	\$715	2.05	7818357	17095609	.
47	032	20095	BITUMINOUS CASUALTY CORPORATION	\$34,548	\$-84,787	-245.42	7852905	17010822	.
48	041	22217	GULF INSURANCE COMPANY	\$34,538	\$-36,359	-105.27	7887443	16974463	.
49	020	19704	AMERICAN STATES INSURANCE COMPANY	\$31,524	\$0	0.00	7918967	16974463	.
50	218	20427	AMERICAN CASUALTY CO OF READING, PA	\$29,644	\$22,841	77.05	7948611	16997304	.
51	084	16691	GREAT AMERICAN INSURANCE COMPANY	\$28,322	\$26,219	92.57	7976933	17023523	.
52	159	24457	RELiance INSURANCE COMPANY	\$28,177	\$26,128	92.73	8005110	17049651	.
53	011	19372	NORTHERN INSURANCE CO OF NEW YORK	\$27,760	\$1,455	5.24	8032870	17051106	.
54	518	14117	GRINNELL MUTUAL REINSURANCE COMPANY	\$26,593	\$-4,432	-16.67	8059463	17046674	.
55	044	20648	EMPLOYERS' FIRE INSURANCE COMPANY	\$23,922	\$22,576	94.37	8083385	17069250	.
56	219	21180	JOHN DEERE INSURANCE COMPANY	\$23,853	\$151,696	635.96	8107238	17220946	.

OBS	NAICGRUP	COD	NAME	PREMEARN	LOSSINC	LOS RATIO	CUMPREM	CUMLOSS	AGLOS RAT
57	084	26344	AGRICULTURAL INSURANCE COMPANY	\$22,736	\$-15,174	-66.74	8129974	17205772	.
58	143	23906	NORTHWESTERN NATIONAL CASUALTY CO	\$22,703	\$3,660	16.12	8152677	17209432	.
59	855	14583	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$22,130	\$10,000	45.19	8174807	17219432	.
60	383	28223	FARMLAND INSURANCE COMPANY	\$20,143	\$23,121	114.78	8194950	17242553	.
61	041	22233	SELECT INSURANCE COMPANY	\$19,054	\$9,400	49.33	8214004	17251953	.
62	217	20265	PROTECTIVE NATIONAL INS CO OF OMAHA, THE	\$16,263	\$4,791	29.46	8230267	17256744	.
63	280	18988	AUTO OWNERS INSURANCE CO MUTUAL	\$15,386	\$-2,431	-15.80	8245653	17254313	.
64	091	22365	HARTFORD CASUALTY INSURANCE COMPANY	\$15,330	\$7,443	48.55	8260983	17261756	.
65	248	13021	UNITED FIRE AND CASUALTY COMPANY	\$14,489	\$1,500	10.35	8275472	17263256	.
66	206	26107	WESTERN FIRE INSURANCE COMPANY	\$13,525	\$-1,564	-11.56	8288997	17261692	.
67	082	22098	GRAIN DEALERS MUTUAL INSURANCE CO	\$12,284	\$285	2.32	8301281	17261977	.
68	050	21008	MID-AMERICA PREFERRED INSURANCE COMPANY	\$12,007	\$-2,000	-16.66	8313288	17259977	.
69	164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	\$11,484	\$1,837	16.00	8324772	17261814	.
70	177	25240	STATE AUTOMOBILE & CASUALTY UNDERWRITERS	\$9,939	\$-3,500	-35.21	8334711	17258314	.
71	159	24473	UNITED PACIFIC INSURANCE COMPANY	\$9,636	\$-69,171	-717.84	8344347	17189143	.
72	048	22322	HARBOR INSURANCE COMPANY	\$9,474	\$1,324	13.98	8353821	17190467	.
73	350	34207	PURITAN INSURANCE COMPANY	\$9,124	\$2,198	24.09	8362945	17192665	.
74	052	21105	NORTH RIVER INSURANCE COMPANY THE	\$7,800	\$-796	-10.21	8370745	17191869	.
75	123	23388	SHELTER MUTUAL INSURANCE CO	\$7,594	\$32,627	429.64	8378339	17224496	.
76	024	19909	CENTENNIAL INSURANCE COMPANY	\$7,385	\$9,554	129.37	8385724	17234050	.
77	059	00590	EMPIRE FIRE AND MARINE INSURANCE CO	\$6,834	\$11,337	165.89	8392558	17245387	.
78	008	19232	ALLSTATE INSURANCE COMPANY	\$6,536	\$3,569	54.61	8399094	17248956	.
79	999	00026	MERCER COUNTY MUTUAL INSURANCE CO	\$6,376	\$0	0.00	8405470	17248956	.
80	108	30503	FEDERAL KEMPER INSURANCE COMPANY	\$6,265	\$0	0.00	8411735	17248956	.
81	024	19895	ATLANTIC MUTUAL INSURANCE COMPANY	\$5,490	\$0	0.00	8417225	17248956	.
82	094	22489	HIGHLANDS INSURANCE COMPANY	\$4,639	\$12,725	274.30	8421864	17261681	.
83	003	19097	AID INSURANCE COMPANY (MUTUAL)	\$4,579	\$5,000	109.19	8426443	17266681	.
84	162	24589	AMERICAN AND FOREIGN INSURANCE CO	\$2,626	\$-6	-0.23	8429069	17266675	.
85	148	24074	OHIO CASUALTY INSURANCE COMPANY	\$2,590	\$413	15.95	8431659	17267088	.
86	108	22942	IOWA KEMPER INSURANCE COMPANY	\$2,485	\$178	7.16	8434144	17267266	.
87	076	21849	AMERICAN AUTOMOBILE INSURANCE CO	\$2,231	\$-1,339	-60.02	8436375	17265927	.
88	000	14508	MICHIGAN MILLERS MUTUAL INS CO	\$1,652	\$0	0.00	8438027	17265927	.
89	514	26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$1,004	\$0	0.00	8439031	17265927	.
90	081	35882	GEICO GENERAL INS CO	\$1,004	\$66	6.57	8440035	17265993	.
91	011	19305	ASSURANCE COMPANY OF AMERICA	\$882	\$61	6.92	8440917	17266054	.
92	349	13978	FLORISTS MUTUAL INSURANCE COMPANY	\$823	\$0	0.00	8441740	17266054	.
93	095	28177	HOME INSURANCE COMPANY OF INDIANA, THE	\$813	\$1,000	123.00	8442553	17267054	.
94	084	26832	AMERICAN ALLIANCE INSURANCE COMPANY	\$738	\$561	76.02	8443291	17267615	.
95	041	22209	ATLANTIC INSURANCE COMPANY	\$694	\$2,000	288.18	8443985	17269615	.
96	215	19828	ARGONAUT-MIDWEST INSURANCE COMPANY	\$596	\$625	104.87	8444581	17270240	.
97	039	20400	CIMARRON INSURANCE CO INCORPORATED	\$519	\$0	0.00	8445100	17270240	.
98	044	20613	AMERICAN EMPLOYERS INSURANCE CO	\$510	\$-347	-68.04	8445610	17269893	.
99	052	21121	WESTCHESTER FIRE INSURANCE COMPANY	\$433	\$-672	-155.20	8446043	17269221	.
100	091	22411	TWIN CITY FIRE INSURANCE COMPANY	\$387	\$258	66.67	8446430	17269479	.
101	108	30562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$382	\$1,050	274.87	8446812	17270529	.
102	077	21946	CAMDEN FIRE INSURANCE ASSOCIATION	\$325	\$137	42.15	8447137	17270666	.
103	218	20478	NATIONAL FIRE INS CO OF HARTFORD	\$317	\$-518	-163.41	8447454	17270148	.
104	148	24090	WEST AMERICAN INSURANCE COMPANY	\$281	\$-22	-7.83	8447735	17270126	.
105	162	24694	SAFEGUARD INSURANCE COMPANY	\$270	\$195	72.22	8448005	17270321	.
106	108	18910	AMERICAN PROTECTION INSURANCE CO	\$235	\$0	0.00	8448240	17270321	.
107	159	24430	PLANET INSURANCE COMPANY	\$145	\$110	75.86	8448385	17270431	.
108	901	20710	CENTURY INDEMNITY COMPANY	\$143	\$223	155.94	8448528	17270654	.
109	113	23086	LUMBERMENS MUTUAL INSURANCE CO THE	\$141	\$0	0.00	8448669	17270654	.
110	003	19100	AMCO INSURANCE COMPANY	\$137	\$0	0.00	8448806	17270654	.
111	211	26220	YOSEMITE INSURANCE COMPANY	\$132	\$280	212.12	8448938	17270934	.
112	000	13528	BROTHERHOOD MUTUAL INSURANCE CO	\$91	\$0	0.00	8449029	17270934	.

OBS	NAICGRUP	-COD	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOS RAT
113	130	23531	MILLERS MUTUAL FIRE INS CO OF TEXAS	\$84	\$0	0.00	8449113	17270934	.
114	008	19224	NORTHBROOK PROPERTY & CASUALTY INS CO	\$80	\$-18	-22.50	8449193	17270916	.
115	148	24066	AMERICAN FIRE & CASUALTY COMPANY	\$43	\$13	30.23	8449236	17270929	.
116	130	23523	MILLERS CASUALTY INS CO OF TEXAS THE	\$4	\$0	0.00	8449240	17270929	.
117	031	20087	NATIONAL INDEMNITY COMPANY	\$0	\$-127	.	8449240	17270802	.
118	091	22373	NEW YORK UNDERWRITERS INSURANCE CO	\$0	\$-25	.	8449240	17270777	.
119	044	20664	NORTHERN ASSURANCE CO OF AMERICA	\$0	\$136	.	8449240	17270913	.
120	218	20486	TRANSCONTINENTAL INSURANCE COMPANY	\$0	\$310	.	8449240	17271223	.
121	063	26042	WAUSAU UNDERWRITERS INS CO	\$0	\$-4,822	.	8449240	17266401	.
122	215	19801	ARGONAUT INSURANCE COMPANY	\$0	\$17	.	8449240	17266418	.
123	032	20109	BITUMINOUS FIRE AND MARINE INS CO	\$0	\$-14,850	.	8449240	17251568	.
124	238	11185	FOREMOST INSURANCE CO	\$0	\$-54,247	.	8449240	17197321	.
125	052	21040	INDUSTRIAL INDEMNITY COMPANY	\$0	\$-64	.	8449240	17197257	.
126	001	19046	AETNA CASUALTY AND SURETY COMPANY OF IL	\$-106	\$94	-88.68	8449134	17197351	.
127	095	22500	CITY INSURANCE COMPANY	\$-2,302	\$-45	1.95	8446832	17197306	.
128	076	21865	ASSOCIATED INDEMNITY CORPORATION	\$-2,433	\$-30,305	1245.58	8444399	17167001	.
129	076	21873	FIREMANS FUND INSURANCE COMPANY	\$-52,357	\$-235,115	449.06	8392042	16931886	201.761

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOS RAT
1	11123043	LIBERTY MUTUAL INSURANCE COMPANY	\$545,385	\$116,650	21.39	545385	116650	.
2	00119038	AETNA CASUALTY AND SURETY COMPANY	\$380,127	\$-257,694	-67.79	925512	-141044	.
3	20626093	WESTERN CASUALTY AND SURETY COMPANY	\$343,395	\$131,403	38.27	1268907	-9641	.
4	09522527	HOME INSURANCE COMPANY THE	\$329,627	\$-436,632	-132.46	1598534	-446273	.
5	09522519	HOME INDEMNITY COMPANY THE	\$313,427	\$705,737	225.17	1911961	259464	.
6	05221083	INTERNATIONAL INSURANCE COMPANY	\$224,569	\$1,349,623	600.98	2136530	1609087	.
7	09122357	HARTFORD ACCIDENT & INDEMNITY CO	\$208,690	\$112,838	54.07	2345220	1721925	.
8	16224678	ROYAL INDEMNITY COMPANY	\$197,228	\$53,579	27.17	2542448	1775504	.
9	05221113	UNITED STATES FIRE INSURANCE CO	\$182,177	\$-55,104	-30.25	2724625	1720400	.
10	21216535	ZURICH INSURANCE COMPANY	\$145,116	\$2,876	1.98	2869741	1723276	.
11	00713935	FEDERATED MUTUAL INSURANCE COMPANY	\$140,512	\$20,662	14.70	3010253	1743938	.
12	06321458	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$140,195	\$44,545	31.77	3150448	1788483	.
13	07621857	AMERICAN INSURANCE COMPANY THE	\$133,894	\$-20,526	-15.33	3284342	1767957	.
14	16424767	ST PAUL FIRE & MARINE INSURANCE CO	\$132,880	\$47,857	36.02	3417222	1815814	.
15	14323914	NORTHWESTERN NATIONAL INS CO	\$116,403	\$204,688	175.84	3533625	2020502	.
16	04620699	AETNA INSURANCE COMPANY	\$115,784	\$70,198	60.63	3649409	2090700	.
17	00026891	IGF INSURANCE COMPANY	\$97,528	\$94,511	96.91	3746937	2185211	.
18	21820443	CONTINENTAL CASUALTY COMPANY	\$95,915	\$-10,216	-10.65	3842852	2174995	.
19	10822918	AMERICAN MOTORISTS INSURANCE CO	\$91,113	\$-4,790	-5.26	3933965	2170205	.
20	10222713	INSURANCE COMPANY OF NORTH AMERICA	\$88,133	\$30,234	34.30	4022098	2200439	.
21	07621881	NATIONAL SURETY CORPORATION	\$71,925	\$31,378	43.63	4094023	2231817	.
22	04835289	CONTINENTAL INSURANCE COMPANY THE	\$70,931	\$-2,470	-3.48	4164954	2229347	.
23	04620702	AETNA FIRE UNDERWRITERS INS CO	\$69,184	\$38,881	56.20	4234138	2268228	.
24	21820494	TRANSPORTATION INSURANCE COMPANY	\$59,006	\$-1,161	-1.97	4293144	2267067	.
25	06221415	EMPLOYERS MUTUAL CASUALTY COMPANY	\$56,295	\$-31,532	-56.01	4349439	2235535	.
26	00014346	IOWA NATIONAL MUTUAL INSURANCE CO	\$55,477	\$5,325	9.60	4404916	2240860	.
27	16226980	ROYAL INSURANCE COMPANY OF AMERICA	\$54,555	\$47,689	87.41	4459471	2288549	.
28	04420621	COMMERCIAL UNION INSURANCE COMPANY	\$53,793	\$17,830	33.15	4513264	2306379	.
29	00119070	STANDARD FIRE INSURANCE COMPANY	\$52,316	\$3,042	5.81	4565580	2309421	.
30	85514583	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$52,175	\$7,264	13.92	4617755	2316685	.
31	16924988	SENTRY INSURANCE A MUTUAL COMPANY	\$48,134	\$-362,723	-753.57	4665889	1953962	.
32	16224600	GLOBE INDEMNITY COMPANY	\$46,044	\$-7,678	-16.68	4711933	1946284	.
33	16424791	ST PAUL MERCURY INSURANCE COMPANY	\$43,868	\$15,209	34.67	4755801	1961493	.
34	09119682	HARTFORD FIRE INSURANCE COMPANY	\$42,552	\$21,018	49.39	4798353	1982511	.
35	21820427	AMERICAN CASUALTY CO OF READING, PA	\$38,186	\$10,272	26.90	4836539	1992783	.
36	01119356	MARYLAND CASUALTY COMPANY	\$36,617	\$-31,637	-86.40	4873156	1961146	.
37	38328223	FARMLAND INSURANCE COMPANY	\$35,648	\$37,572	105.40	4908804	1998718	.
38	10222748	PACIFIC EMPLOYERS INSURANCE COMPANY	\$34,475	\$9,191	26.66	4943279	2007909	.
39	14323906	NORTHWESTERN NATIONAL CASUALTY CO	\$32,965	\$3,870	11.74	4976244	2011779	.
40	21226247	AMERICAN GUARANTEE AND LIABILITY INS CO	\$32,609	\$-1,709	-5.24	5008853	2010070	.
41	01119372	NORTHERN INSURANCE CO OF NEW YORK	\$32,251	\$5,004	15.52	5041104	2015074	.
42	15924457	RELIANCE INSURANCE COMPANY	\$31,623	\$24,759	78.29	5072727	2039833	.
43	47319275	AMERICAN FAMILY MUTUAL INS CO	\$31,604	\$-30,672	-97.05	5104331	2009161	.
44	14310804	CONTINENTAL WESTERN INSURANCE CO	\$31,020	\$-7,060	-22.76	5135351	2002101	.
45	02019704	AMERICAN STATES INSURANCE COMPANY	\$30,785	\$-2,555	-8.30	5166136	1999546	.
46	23835424	MINNEHOMA INSURANCE COMPANY	\$30,101	\$27,446	91.18	5196237	2026992	.
47	08822292	HANOVER INSURANCE COMPANY THE	\$25,313	\$2,172	8.58	5221550	2029164	.
48	01519569	AMERICAN MUTUAL LIABILITY INS CO	\$24,819	\$20,389	82.15	5246369	2049553	.
49	08222098	GRAIN DEALERS MUTUAL INSURANCE CO	\$24,784	\$575	2.32	5271153	2050128	.
50	08822306	MASSACHUSETTS BAY INS CO	\$21,782	\$427	1.96	5292935	2050555	.
51	04122233	SELECT INSURANCE COMPANY	\$20,601	\$-2,250	-10.92	5313536	2048305	.
52	21921180	JOHN DEERE INSURANCE COMPANY	\$18,226	\$28,111	154.24	5331762	2076416	.
53	24614265	INDIANA LUMBERMENS MUTUAL INS CO	\$18,156	\$35,960	198.06	5349918	2112376	.
54	04122217	GULF INSURANCE COMPANY	\$17,397	\$400	2.30	5367315	2112776	.
55	10822977	LUMBERMENS MUTUAL CASUALTY CO	\$16,172	\$-14,209	-87.86	5383487	2098567	.
56	16424775	ST PAUL GUARDIAN INSURANCE COMPANY	\$14,900	\$2,915	19.56	5398387	2101482	.

1982 PROD LIAB PD

LOSS RATIOS

10:07 MONDAY, AUGUST 5, 1985

3

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRRATIO	CUMPREM	CUMLOSS	AGLOSRRAT
57	09122365	HARTFORD CASUALTY INSURANCE COMPANY	\$13,495	\$1,386	10.27	5411882	2102868	.
58	04420648	EMPLOYERS' FIRE INSURANCE COMPANY	\$13,459	\$3,581	26.61	5425341	2106449	.
59	21720265	PROTECTIVE NATIONAL INS CO OF OMAHA, THE	\$11,137	\$2,391	21.47	5436478	2108840	.
60	51814117	GRINNELL MUTUAL REINSURANCE COMPANY	\$10,976	\$0	0.00	5447454	2108840	.
61	03220095	BITUMINOUS CASUALTY CORPORATION	\$10,944	\$4,697	42.92	5458398	2113537	.
62	05021008	MID-AMERICA PREFERRED INSURANCE COMPANY	\$9,290	\$9,457	101.80	5467688	2122994	.
63	24813021	UNITED FIRE AND CASUALTY COMPANY	\$8,596	\$4,000	46.53	5476284	2126994	.
64	15924473	UNITED PACIFIC INSURANCE COMPANY	\$8,203	\$6,242	76.09	5484487	2133236	.
65	09422489	HIGHLANDS INSURANCE COMPANY	\$8,087	\$0	0.00	5492574	2133236	.
66	28018988	AUTO OWNERS INSURANCE CO MUTUAL	\$6,467	\$646	9.99	5499041	2133882	.
67	08416691	GREAT AMERICAN INSURANCE COMPANY	\$5,941	\$1,918	32.28	5504982	2135800	.
68	17725240	STATE AUTOMOBILE & CASUALTY UNDERWRITERS	\$5,906	\$37,064	627.57	5510888	2172864	.
69	20626107	WESTERN FIRE INSURANCE COMPANY	\$5,660	\$3,551	62.74	5516548	2176415	.
70	10830503	FEDERAL KEMPER INSURANCE COMPANY	\$5,481	\$85	1.55	5522029	2176500	.
71	08422136	AMERICAN NATIONAL FIRE INSURANCE CO	\$5,246	\$10,133	193.16	5527275	2186633	.
72	27114990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$4,542	\$1,916	42.18	5531817	2188549	.
73	04822322	HARBOR INSURANCE COMPANY	\$4,154	\$0	0.00	5535971	2188549	.
74	05221105	NORTH RIVER INSURANCE COMPANY THE	\$3,418	\$-2,329	-68.14	5539389	2186220	.
75	12323388	SHELTER MUTUAL INSURANCE CO	\$3,255	\$13,983	429.59	5542644	2200203	.
76	05900590	EMPIRE FIRE AND MARINE INSURANCE CO	\$2,930	\$0	0.00	5545574	2200203	.
77	16224589	AMERICAN AND FOREIGN INSURANCE CO-	\$2,777	\$-1,197	-43.10	5548351	2199006	.
78	35034207	PURITAN INSURANCE COMPANY	\$2,761	\$-1,604	-58.09	5551112	2197402	.
79	02419909	CENTENNIAL INSURANCE COMPANY	\$2,622	\$-656	-25.02	5553734	2196746	.
80	00014508	MICHIGAN MILLERS MUTUAL INS CO	\$1,608	\$40,000	2487.56	5555342	2236746	.
81	14824074	OHIO CASUALTY INSURANCE COMPANY	\$1,587	\$314	19.79	5556929	2237060	.
82	31813145	VIRGINIA SURETY CO INC, THE	\$1,427	\$0	0.00	5558356	2237060	.
83	21519828	ARGONAUT-MIDWEST INSURANCE COMPANY	\$1,425	\$1,495	104.91	5559781	2238555	.
84	00819232	ALLSTATE INSURANCE COMPANY	\$1,411	\$-1,729	-122.54	5561192	2236826	.
85	04122209	ATLANTIC INSURANCE COMPANY	\$1,030	\$0	0.00	5562222	2236826	.
86	03920400	CIMARRON INSURANCE CO INCORPORATED	\$852	\$0	0.00	5563074	2236826	.
87	08426344	AGRICULTURAL INSURANCE COMPANY	\$834	\$-470	-56.35	5563908	2236356	.
88	51426859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$771	\$0	0.00	5564679	2236356	.
89	05221121	WESTCHESTER FIRE INSURANCE COMPANY	\$701	\$-5,824	-830.81	5565380	2230532	.
90	08426832	AMERICAN ALLIANCE INSURANCE COMPANY	\$525	\$112	21.33	5565905	2230644	.
91	11323086	LUMBERMENS MUTUAL INSURANCE CO THE	\$519	\$0	0.00	5566424	2230644	.
92	02419895	ATLANTIC MUTUAL INSURANCE COMPANY	\$489	\$0	0.00	5566913	2230644	.
93	01119305	ASSURANCE COMPANY OF AMERICA	\$409	\$20	4.89	5567322	2230664	.
94	10830562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$362	\$1,000	276.24	5567684	2231664	.
95	09122411	TWIN CITY FIRE INSURANCE COMPANY	\$259	\$7	2.70	5567943	2231671	.
96	10822942	IOWA KEMPER INSURANCE COMPANY	\$228	\$0	0.00	5568171	2231671	.
97	34913978	FLORISTS MUTUAL INSURANCE COMPANY	\$199	\$0	0.00	5568370	2231671	.
98	21820478	NATIONAL FIRE INS CO OF HARTFORD	\$191	\$-146	-76.44	5568561	2231525	.
99	04420613	AMERICAN EMPLOYERS INSURANCE CO	\$129	\$-17	-13.18	5568690	2231508	.
100	14824090	WEST AMERICAN INSURANCE COMPANY	\$122	\$-74	-60.66	5568812	2231434	.
101	10818910	AMERICAN PROTECTION INSURANCE CO	\$118	\$0	0.00	5568930	2231434	.
102	21126220	YOSEMITE INSURANCE COMPANY	\$78	\$210	269.23	5569008	2231644	.
103	16224694	SAFEGUARD INSURANCE COMPANY	\$55	\$23	41.82	5569063	2231667	.
104	14824066	AMERICAN FIRE & CASUALTY COMPANY	\$51	\$15	29.41	5569114	2231682	.
105	09528177	HOME INSURANCE COMPANY OF INDIANA, THE	\$37	\$0	0.00	5569151	2231682	.
106	13023531	MILLERS MUTUAL FIRE INS CO OF TEXAS	\$12	\$0	0.00	5569163	2231682	.
107	00819224	NORTHBROOK PROPERTY & CASUALTY INS CO	\$12	\$5	41.67	5569175	2231687	.
108	13023523	MILLERS CASUALTY INS CO OF TEXAS THE	\$4	\$0	0.00	5569179	2231687	.
109	08135882	GEICO GENERAL INS CO	\$4	\$-18	-450.00	5569183	2231669	.
110	03120087	NATIONAL INDEMNITY COMPANY	\$0	\$-27	.	5569183	2231642	.
111	21820486	TRANSCONTINENTAL INSURANCE COMPANY	\$0	\$-40	.	5569183	2231602	.
112	21519801	ARGONAUT INSURANCE COMPANY	\$0	\$53	.	5569183	2231655	.

1982 PROD LIAB PD

LOSS RATIOS

10:07 MONDAY, AUGUST 5, 1985 4

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOS RATIO	CUMPREM	CUMLOSS	AGLOS RAT
113	05221040	INDUSTRIAL INDEMNITY COMPANY	\$0	\$-268	.	5569183	2231387	.
114	00119046	AETNA CASUALTY AND SURETY COMPANY OF IL	\$-179	\$-42	23.464	5569004	2231345	.
115	07621849	AMERICAN AUTOMOBILE INSURANCE CO	\$-838	\$-2,302	274.702	5568166	2229043	.
116	07621865	ASSOCIATED INDEMNITY CORPORATION	\$-848	\$375	-44.222	5567318	2229418	.
117	07721970	GENERAL ACCIDENT INS CO OF AMERICA	\$-953	\$-71	7.450	5566365	2229347	.
118	09522500	CITY INSURANCE COMPANY	\$-1,475	\$-12,247	830.305	5564890	2217100	.
119	07621873	FIREMANS FUND INSURANCE COMPANY	\$-6,357	\$-5,671	89.209	5558533	2211429	39.7844

1981 TOTAL PRODUCTS LIABILITY LOSS RATIOS

10:05 MONDAY, AUGUST 5, 1985 2

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOS RAT
1	00119038	AETNA CASUALTY & SURETY C	\$1,981,668	\$883,231	44.57	1981668	883231	.
2	11123043	LIBERTY MUTUAL INS CO	\$1,388,611	\$1,740,710	125.36	3370279	2623941	.
3	20626093	WESTERN CASUALTY AND SURETY CO	\$835,542	\$238,534	28.55	4205821	2862475	.
4	18925658	TRAVELERS IND CO	\$775,239	\$850,060	109.65	4981060	3712535	.
5	09122357	HARTFORD ACCIDENT-AND INDEMNITY CO	\$752,263	\$-1,109,533	-147.49	5733323	2603002	.
6	07621857	AMERICAN INS CO	\$632,883	\$-1,879,870	-297.03	6366206	723132	.
7	03220095	BITUMINOUS CAS CORPORATION	\$542,354	\$125,521	23.14	6908560	848653	.
8	06321458	EMPLOYERS M LIABILITY INS CO OF WI	\$491,470	\$317,125	64.53	7400030	1165778	.
9	16424767	SAINT PAUL FIRE AND MARINE INS CO	\$460,574	\$470,636	102.18	7860604	1636414	.
10	16224678	ROYAL INDEMNITY CO	\$454,823	\$179,722	39.51	8315427	1816136	.
11	01119356	MARYLAND CASUALTY CO	\$398,812	\$565,609	141.82	8714239	2381745	.
12	00713935	FEDERATED MUTUAL INS CO	\$351,175	\$260,749	74.25	9065414	2642494	.
13	05221113	UNITED STATES FIRE INS CO	\$325,020	\$-190,882	-58.73	9390434	2451612	.
14	04620699	AETNA INS CO	\$284,688	\$136,176	47.83	9675122	2587788	.
15	10222713	INS CO OF N AMER	\$265,820	\$238,033	89.55	9940942	2825821	.
16	04420621	COMMERCIAL UNION INS CO	\$263,757	\$-90,942	-34.48	10204699	2734879	.
17	06221415	EMPLOYERS M CASUALTY CO	\$220,944	\$395,465	178.99	10425643	3130344	.
18	16924988	SENTRY INS A M C	\$201,951	\$17,510	8.67	10627594	3147854	.
19	05221083	INTERNATIONAL INS CO	\$178,809	\$145,050	81.12	10806403	3292904	.
20	21216535	ZURICH INS CO UNITED STATES BRANCH	\$160,921	\$248,421	154.37	10967324	3541325	.
21	16226980	ROYAL GLOBE INS CO	\$154,750	\$-62,209	-40.20	11122074	3479116	.
22	21820443	CONTINENTAL CAS CO	\$153,556	\$252,023	164.12	11275630	3731139	.
23	04820826	CONTINENTAL INS CO	\$151,719	\$631,770	416.41	11427349	4362909	.
24	07621873	FIREMANS FUND INS CO	\$147,485	\$207,917	140.98	11574834	4570826	.
25	21820494	TRANSPORTATION INS CO	\$133,679	\$114,890	85.94	11708513	4685716	.
26	00014346	IOWA NATIONAL MUTUAL INS CO	\$129,814	\$-6,592	-5.08	11838327	4679124	.
27	16224600	GLOBE INDEMNITY CO	\$119,059	\$-44,389	-37.28	11957386	4634735	.
28	07621881	NATIONAL SURETY CORPORATION	\$110,467	\$5,821	5.27	12067853	4640556	.
29	04620702	AETNA FIRE UNDERWRITERS INS CO	\$105,833	\$154,257	145.76	12173686	4794813	.
30	14310804	CONTINENTAL WESTERN INS CO	\$105,565	\$21,617	20.48	12279251	4816430	.
31	08422136	AMERICAN NATIONAL FIRE INS CO	\$102,888	\$-18,949	-18.42	12382139	4797481	.
32	07721954	GENERAL ACC F & L ASR CORP LTD US BR	\$95,603	\$-17,055	-17.84	12477742	4780426	.
33	00119070	STANDARD FIRE INS CO	\$93,378	\$44,358	47.50	12571120	4824784	.
34	47319275	AMERICAN FAM MUTUAL INS CO	\$90,020	\$32,743	36.37	12661140	4857527	.
35	02019704	AMERICAN STATES INS CO	\$76,443	\$5,184	6.78	12737583	4862711	.
36	08422276	STONEWALL INS CO	\$66,307	\$453,671	684.20	12803890	5316382	.
37	85514583	Millers Mutual Ins Assn of IL	\$61,861	\$19,696	31.84	12865751	5336078	.
38	16424791	SAINT PAUL MERCURY INS CO	\$60,998	\$26,219	42.98	12926749	5362297	.
39	38328223	FARMLAND INS CO	\$59,804	\$314,454	525.81	12986553	5676751	.
40	15924457	RELIANCE INS CO	\$58,296	\$43,412	74.47	13044849	5720163	.
41	08426344	AGRICULTURAL-INS CO	\$57,622	\$36,182	62.79	13102471	5756345	.
42	18925666	TRAVELERS IND CO OF AMERICA	\$56,965	\$26,252	46.08	13159436	5782597	.
43	14323906	NORTHWESTERN NL CASUALTY CO	\$52,128	\$1,355	2.60	13211564	5783952	.
44	16424775	SAINT PAUL GUARDIAN INS CO	\$49,066	\$9,217	18.78	13260630	5793169	.
45	28018988	AUTO-OWNERS INS CO	\$44,644	\$12,306	27.56	13305274	5805475	.
46	08222098	GRAIN DEALERS MU INS CO	\$43,060	\$-7,122	-16.54	13348334	5798353	.
47	18925615	CHARTER OAK FIRE INS CO	\$43,016	\$34,095	79.26	13391350	5832448	.
48	21226247	AMERICAN GUARANTEE & LIABILITY INS C	\$42,747	\$-125,126	-292.71	13434097	5707322	.
49	01519569	AMERICAN MUT LIABILITY INS CO	\$41,208	\$579,319	1405.84	13475305	6286641	.
50	04822322	HARBOR INS CO	\$39,293	\$13,731	34.95	13514598	6300372	.
51	08822292	HANOVER INS CO	\$39,228	\$-9,280	-23.66	13553826	6291092	.
52	04122233	SELECT INS CO	\$37,939	\$10,100	26.62	13591765	6301192	.
53	21921180	JOHN DEERE INS CO	\$36,578	\$45,666	124.85	13628343	6346858	.
54	15924473	UNITED PACIFIC INS CO	\$36,007	\$23,315	64.75	13664350	6370173	.
55	10822918	AMERICAN MOTORISTS INS CO	\$34,454	\$-18,650	-54.13	13698804	6351523	.
56	04122217	GULF INS CO	\$33,068	\$56,633	171.26	13731872	6408156	.

1981 TOTAL PRODUCTS LIABILITY LOSS RATIOS

10:05 MONDAY, AUGUST 5, 1985 3

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOSRA
57	10822977	LUMBERMENS M CASUALTY CO	\$30,432	\$-12,418	-41	13762304	6395738	.
58	02419909	CENTENNIAL INS CO	\$29,280	\$7,345	25	13791584	6403083	.
59	01119372	NORTHERN INS CO OF NEW YORK	\$28,787	\$1,752	6	13820371	6404835	.
60	23811940	MINNEHOMA INS CO	\$28,453	\$35,757	126	13848824	6440592	.
61	07721962	PENNSYLVANIA GENERAL INS CO	\$27,500	\$13,246	48	13876324	6453838	.
62	04820842	FIDELITY & CASUALTY CO OF NEW YORK	\$27,265	\$192,045	704	13903589	6645883	.
63	24813021	UNITED FIRE AND CASUALTY CO	\$25,501	\$140	1	13929090	6646023	.
64	05221105	NORTH RIVER INS CO	\$23,452	\$59,166	252	13952542	6705189	.
65	20626107	WESTERN FIRE INS CO	\$21,768	\$6,422	30	13974310	6711611	.
66	09422489	HIGHLANDS INS CO	\$21,209	\$-18,600	-88	13995519	6693011	.
67	17725240	STATE AUTO & CASUALTY UNDERWRITERS	\$20,664	\$-2,400	-12	14016183	6690611	.
68	10222748	PACIFIC EMPLOYERS INS CO	\$20,260	\$0	0	14036443	6690611	.
69	10830503	FEDERAL KEMPER INS CO	\$20,114	\$-406	-2	14056557	6690205	.
70	14323914	NORTHWESTERN NL I CO	\$19,590	\$856	4	14076147	6691061	.
71	00014508	MICHIGAN MILLERS MUTUAL INS CO	\$18,845	\$0	0	14094992	6691061	.
72	12323388	SHELTER MUTUAL INS CO	\$17,794	\$1,300	7	14112786	6692361	.
73	21820427	AMERICAN CASUALTY CO OF READING	\$16,712	\$7,288	44	14129498	6699649	.
74	19025704	FARMERS & MERCHANTS INS CO	\$16,443	\$22,639	138	14145941	6722288	.
75	27114990	PENNSYLVANIA NATIONAL MUTUAL CAS I C	\$15,599	\$0	0	14161540	6722288	.
76	05021008	MID-AMERICA PREFERRED INS CO	\$13,882	\$2,010	14	14175422	6724298	.
77	02419895	ATLANTIC MUTUAL INS CO	\$13,315	\$542	4	14188737	6724840	.
78	07621849	AMERICAN AUTOMOBILE INS CO	\$12,933	\$3,529	27	14201670	6728369	.
79	10522810	CHICAGO INS CO	\$12,500	\$-26,531	-212	14214170	6701838	.
80	19025712	TRI STATE INS CO	\$10,079	\$25,664	255	14224249	6727502	.
81	21820486	TRANSCONTINENTAL INS CO	\$10,000	\$1,323	13	14234249	6728825	.
82	00819232	ALLSTATE INS CO	\$9,390	\$-10,430	-111	14243639	6718395	.
83	21221326	Empire Fire & Marine Ins Co	\$8,766	\$0	0	14252405	6718395	.
84	04820850	FIREMENS INS CO OF NEWARK NEW JERSEY	\$7,300	\$25,238	346	14259705	6743633	.
85	16224589	AMERICAN AND FOREIGN INS CO	\$6,873	\$-2,454	-36	14266578	6741179	.
86	12323361	SHELTER GENERAL INS CO	\$6,116	\$0	0	14272694	6741179	.
87	05221121	WESTCHESTER FIRE INS CO	\$6,030	\$2,702	45	14278724	6743881	.
88	51814117	GRINNELL MUTUAL REINSURANCE CO	\$5,910	\$5,000	85	14284634	6748881	.
89	04826913	LONDON GUARANTEE & ACCIDENT CO OF NY	\$5,360	\$20,626	385	14289994	6769507	.
90	15924430	PLANET INS CO	\$4,709	\$3,049	65	14294703	6772556	.
91	09119682	HARTFORD FIRE INS CO	\$4,279	\$22,933	536	14298982	6795489	.
92	14824074	OHIO CASUALTY INS CO	\$3,207	\$-659	-21	14302189	6794830	.
93	10822942	IOWA KEMPER INS CO	\$3,139	\$0	0	14305328	6794830	.
94	04420613	AMERICAN EMPLOYERS INS CO	\$2,828	\$1,341	47	14308156	6796171	.
95	38611363	GREAT PLAINS INS CO INCORPORATED	\$2,709	\$160	6	14310865	6796331	.
96	48611630	JEFFERSON INS CO OF NEW YORK	\$2,192	\$-8,608	-393	14313057	6787723	.
97	09122365	HARTFORD CASUALTY INS CO	\$1,636	\$688	42	14314693	6788411	.
98	04420648	EMPLOYERS FIRE INS CO	\$1,456	\$708	49	14316149	6789119	.
99	21820478	NATIONAL FIRE INS CO OF HARTFORD	\$1,403	\$649	46	14317552	6789768	.
100	51426859	FARM BUREAU TOWN & COUNTRY I C OF MO	\$1,235	\$0	0	14318787	6789768	.
101	34913978	FLORISTS MUTUAL INS CO	\$1,137	\$0	0	14319924	6789768	.
102	14824090	WEST AMERICAN INS CO	\$1,107	\$0	0	14321031	6789768	.
103	07621865	ASSOCIATED INDEMNITY CORPORATION	\$962	\$10,318	1073	14321993	6800086	.
104	04820869	GLEN'S FALLS INS CO	\$869	\$-8,283	-953	14322862	6791803	.
105	10830562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$707	\$0	0	14323569	6791803	.
106	55335262	PHOENIX ASSURANCE CO OF NY	\$688	\$565	82	14324257	6792368	.
107	18925682	TRAVELERS IND CO OF RHODE ISLAND	\$655	\$-109,877	-16775	14324912	6682491	.
108	32624902	SECURITY I C OF HARTFORD	\$644	\$-661	-103	14325556	6681830	.
109	03120087	NATIONAL IND CO	\$543	\$-150	-28	14326099	6681680	.
110	05221040	INDUSTRIAL INDEMNITY CO	\$465	\$-94	-20	14326564	6681586	.
111	10818910	AMERICAN PROTECTION INS CO	\$417	\$0	0	14326981	6681586	.
112	08426832	AMERICAN ALLIANCE INS CO	\$408	\$187	46	14327389	6681773	.

1981 TOTAL PRODUCTS LIABILITY LOSS RATIOS

10:05 MONDAY, AUGUST 5, 1985 4

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOSRT
113	00119046	AETNA CASUALTY & SURETY C OF ILLINOI	\$397	\$-534	-135	14327786	6681239	.
114	08416691	GREAT AMERICAN INS CO	\$390	\$-449	-115	14328176	6680790	.
115	11323086	LUMBERMENS M INS CO	\$389	\$0	0	14328565	6680790	.
116	13923744	NATIONAL FARMERS UNION PROP & CAS CO	\$194	\$15	8	14328759	6680805	.
117	04820818	COMMERCIAL INS CO OF NEWARK NJ	\$167	\$530	317	14328926	6681335	.
118	04820885	KANSAS CITY FIRE AND MARINE INS CO	\$146	\$-2,445	-1675	14329072	6678890	.
119	00819224	NORTHBROOK PROPERTY & CASUALTY INS CO	\$106	\$57	54	14329178	6678947	.
120	13023531	MILLERS M F INS CO OF TEXAS	\$76	\$0	0	14329254	6678947	.
121	06326042	WAUSAU UNDERWRITERS INS CO	\$68	\$7,237	10643	14329322	6686184	.
122	08822306	MASSACHUSETTS BAY INS CO	\$65	\$21	32	14329387	6686205	.
123	09122411	TWIN CITY FIRE INS CO	\$65	\$109	168	14329452	6686314	.
124	10222667	INA UNDERWRITERS INSURANCE CO	\$37	\$8	22	14329489	6686322	.
125	04820915	NIAGARA FIRE INS CO	\$33	\$57	173	14329522	6686379	.
126	04820761	BOSTON OLD COLONY INS CO	\$30	\$-7,181	-23937	14329552	6679198	.
127	01119305	ASSURANCE CO OF AMERICA	\$27	\$-42	-156	14329579	6679156	.
128	04820788	BUCKEYE UNION INS CO	\$16	\$28	175	14329595	6679184	.
129	04122209	ATLANTIC INS CO	\$0	\$1,000	.	14329595	6680164	.
130	03220109	BITUMINOUS FIRE AND MARINE INS CO	\$0	\$-3,368	.	14329595	6676816	.
131	07721946	CAMDEN FIRE INS ASSOCIATION	\$0	\$-119	.	14329595	6676697	.
132	04120532	CAVALIER INS CORPORATION	\$0	\$7,500	.	14329595	6684197	.
133	23811185	FOREMOST INS CO	\$0	\$129,147	.	14329595	6813344	.
134	00011290	Glacier General Assur Co	\$0	\$-40,741	.	14329595	6772603	.
135	81725429	HOUSTON GENERAL INSURANCE CO.	\$0	\$-450	.	14329595	6772153	.
136	13023523	MILLERS CASUALTY INS CO OF TEXAS	\$0	\$-500	.	14329595	6771653	.
137	16224643	NEWARK INS CO	\$0	\$-120	.	14329595	6771533	.
138	04420664	NORTHERN ASSURANCE CO OF AMERICA	\$-623	\$-137	22	14328972	6771396	.
139	07721970	POTOMAC INS CO	\$-1,630	\$-2,580	158	14327342	6768816	47.244

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOS RAT
1	00119038	AETNA CASUALTY & SURETY C	\$1,256,583	\$522,086	41.55	1256583	522086	.
2	11123043	LIBERTY MUTUAL INS CO	\$1,041,677	\$1,330,896	127.76	2298260	1852982	.
3	18925658	TRAVELERS IND CO	\$666,661	\$810,179	121.53	2964921	2663161	.
4	09122357	HARTFORD ACCIDENT AND INDEMNITY CO	\$478,566	\$-1,189,013	-248.45	3443487	1474148	.
5	20626093	WESTERN CASUALTY AND SURETY CO	\$416,502	\$22,159	5.32	3859989	1496307	.
6	07621857	AMERICAN INS CO	\$341,137	\$-1,885,792	-552.80	4201126	-389485	.
7	03220095	BITUMINOUS CAS CORPORATION	\$325,412	\$123,534	37.96	4526538	-265951	.
8	06321458	EMPLOYERS M LIABILITY INS CO OF WI	\$317,972	\$323,770	101.82	4844510	57819	.
9	16424767	SAINT PAUL FIRE AND MARINE INS CO	\$292,041	\$418,590	143.33	5136551	476409	.
10	16224678	ROYAL INDEMNITY CO	\$273,850	\$120,764	44.10	5410401	597173	.
11	01119356	MARYLAND CASUALTY CO	\$204,617	\$532,847	260.41	5615018	1130020	.
12	04620699	AETNA INS CO	\$186,582	\$76,049	40.76	5801600	1206069	.
13	04420621	COMMERCIAL UNION INS CO	\$171,406	\$-91,370	-53.31	5973006	1114699	.
14	10222713	INS CO OF N AMER	\$165,823	\$42,225	25.46	6138829	1156924	.
15	06221415	EMPLOYERS M CASUALTY CO	\$157,440	\$193,402	122.84	6296269	1350326	.
16	00713935	FEDERATED MUTUAL INS CO	\$157,189	\$208,708	132.78	6453458	1559034	.
17	16226980	ROYAL GLOBE INS CO	\$124,402	\$57,426	46.16	6577860	1616460	.
18	16924988	SENTRY INS A M C	\$104,533	\$-16,501	-15.79	6682393	1599959	.
19	07721954	GENERAL ACC F & L ASR CORP LTD US BR	\$96,698	\$-13,795	-14.27	6779091	1586164	.
20	21216535	ZURICH INS CO UNITED STATES BRANCH	\$93,933	\$184,547	196.47	6873024	1770711	.
21	07621873	FIREMANS FUND INS CO	\$92,138	\$208,483	226.27	6965162	1979194	.
22	21820494	TRANSPORTATION INS CO	\$85,565	\$61,530	71.91	7050727	2040724	.
23	04820826	CONTINENTAL INS CO	\$85,393	\$294,091	344.40	7136120	2334815	.
24	21820443	CONTINENTAL CAS CO	\$82,722	\$110,340	133.39	7218842	2445155	.
25	07621881	NATIONAL SURETY CORPORATION	\$78,753	\$4,529	5.75	7297595	2449684	.
26	16224600	GLOBE INDEMNITY CO	\$67,937	\$-24,202	-35.62	7365532	2425482	.
27	00014346	IOWA NATIONAL MUTUAL INS CO	\$63,286	\$-4,370	-6.91	7428818	2421112	.
28	05221113	UNITED STATES FIRE INS CO	\$63,010	\$66,889	106.16	7491828	2488001	.
29	08422136	AMERICAN NATIONAL FIRE INS CO	\$62,812	\$-11,151	-17.75	7554640	2476850	.
30	04620702	AETNA FIRE UNDERWRITERS INS CO	\$61,461	\$89,524	145.66	7616101	2566374	.
31	08426344	AGRICULTURAL INS CO	\$54,873	\$36,121	65.83	7670974	2602495	.
32	47319275	AMERICAN FAM MUTUAL INS CO	\$53,069	\$26,150	49.28	7724043	2628645	.
33	14310804	CONTINENTAL WESTERN INS CO	\$46,449	\$9,511	20.48	7770492	2638156	.
34	10822918	AMERICAN MOTORISTS INS CO	\$43,235	\$-4,350	-10.06	7813727	2633806	.
35	08422276	STONEWALL INS CO	\$39,833	\$460,882	1157.04	7853560	3094688	.
36	00119070	STANDARD FIRE INS CO	\$39,769	\$21,839	54.91	7893329	3116527	.
37	02019704	AMERICAN STATES INS CO	\$39,546	\$-7,331	-18.54	7932875	3109196	.
38	15924457	RELANCE INS CO	\$38,509	\$29,863	77.55	7971384	3139059	.
39	18925666	TRAVELERS IND CO OF AMERICA	\$35,682	\$14,675	41.13	8007066	3153734	.
40	28018988	AUTO-OWNERS INS CO	\$35,181	\$12,754	36.25	8042247	3166488	.
41	16424791	SAINT PAUL MERCURY INS CO	\$34,356	\$13,678	39.81	8076603	3180166	.
42	21226247	AMERICAN GUARANTEE & LIABILITY INS C	\$30,158	\$-3,642	-12.08	8106761	3176524	.
43	07721962	PENNSYLVANIA GENERAL INS CO	\$27,500	\$13,295	48.35	8134261	3189819	.
44	02419909	CENTENNIAL INS CO	\$24,153	\$2,845	11.78	8158414	3192664	.
45	04122217	GULF INS CO	\$23,453	\$41,500	176.95	8181867	3234164	.
46	38328223	FARMLAND INS CO	\$23,315	\$299,614	1285.07	8205182	3533778	.
47	14323906	NORTHWESTERN NL CASUALTY CO	\$23,302	\$606	2.60	8228484	3534384	.
48	04822322	HARBOR INS CO	\$22,849	\$7,985	34.95	8251333	3542369	.
49	85514583	Millers Mutual Ins Assn of IL	\$22,760	\$-3,215	-14.13	8274093	3539154	.
50	10822977	LUMBERMENS M CASUALTY CO	\$22,551	\$-23,658	-104.91	8296644	3515496	.
51	18925615	CHARTER OAK FIRE INS CO	\$22,443	\$19,558	87.15	8319087	3535054	.
52	08822292	HANOVER INS CO	\$22,124	\$-10,216	-46.18	8341211	3524838	.
53	21921180	JOHN DEERE INS CO	\$21,939	\$11,048	50.36	8363150	3535886	.
54	01519569	AMERICAN MUT LIABILITY INS CO	\$21,621	\$581,118	2687.75	8384771	4117004	.
55	16424775	SAINT PAUL GUARDIAN INS CO	\$20,874	\$4,409	21.12	8405645	4121413	.
56	15924473	UNITED PACIFIC INS CO	\$18,534	\$12,001	64.75	8424179	4133414	.

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOS RAT
57	24813021	UNITED FIRE AND CASUALTY CO	\$18,250	\$0	0	8442429	4133414	.
58	04122233	SELECT INS CO	\$18,243	\$4,000	22	8460672	4137414	.
59	08222098	GRAIN DEALERS MU INS CO	\$17,435	\$0	0	8478107	4137414	.
60	05221105	NORTH RIVER INS CO	\$16,369	\$56,124	343	8494476	4193538	.
61	10222748	PACIFIC EMPLOYERS INS CO	\$16,208	\$0	0	8510684	4193538	.
62	27114990	PENNSYLVANIA NATIONAL MUTUAL CAS I C	\$15,599	\$0	0	8526283	4193538	.
63	04820842	FIDELITY & CASUALTY CO OF NEW YORK	\$15,346	\$89,398	583	8541629	4282936	.
64	02419895	ATLANTIC MUTUAL INS CO	\$12,997	\$542	4	8554626	4283478	.
65	10522810	CHICAGO INS CO	\$12,500	\$-26,531	-212	8567126	4256947	.
66	12323388	SHELTER MUTUAL INS CO.	\$12,456	\$910	7	8579582	4257857	.
67	17725240	STATE AUTO & CASUALTY UNDERWRITERS	\$12,398	\$-1,440	-12	8591980	4256417	.
68	01119372	NORTHERN INS CO OF NEW YORK	\$12,144	\$1,145	9	8604124	4257562	.
69	14323914	NORTHWESTERN NL I CO	\$10,523	\$373	4	8614647	4257935	.
70	20626107	WESTERN FIRE INS CO	\$10,419	\$1,237	12	8625066	4259172	.
71	05021008	MID-AMERICA PREFERRED INS CO.	\$10,093	\$2,000	20	8635159	4261172	.
72	21820486	TRANSCONTINENTAL INS CO	\$9,000	\$1,243	14	8644159	4262415	.
73	05221083	INTERNATIONAL INS CO	\$8,104	\$-34,459	-425	8652263	4227956	.
74	19025704	FARMERS & MERCHANTS INS CO	\$7,983	\$4,040	51	8660246	4231996	.
75	09422489	HIGHLANDS INS CO	\$7,910	\$-18,600	-235	8668156	4213396	.
76	10830503	FEDERAL KEMPER INS CO	\$7,622	\$0	0	8675778	4213396	.
77	21820427	AMERICAN CASUALTY CO OF READING	\$7,463	\$3,956	53	8683241	4217352	.
78	00819232	ALLSTATE INS CO	\$6,167	\$-12,127	-197	8689408	4205225	.
79	21221326	Empire Fire & Marine Ins Co	\$6,136	\$0	0	8695544	4205225	.
80	15924430	PLANET INS CO	\$4,709	\$3,049	65	8700253	4208274	.
81	12323361	SHELTER GENERAL INS CO.	\$4,281	\$0	0	8704534	4208274	.
82	19025712	TRI STATE INS CO	\$4,208	\$34	1	8708742	4208308	.
83	04820850	FIREMENS INS CO OF NEWARK NEW JERSEY	\$4,109	\$11,748	286	8712851	4220056	.
84	07621849	AMERICAN AUTOMOBILE INS CO	\$3,900	\$933	24	8716751	4220989	.
85	04826913	LONDON GUARANTEE & ACCIDENT CO OF NY	\$3,017	\$9,601	318	8719768	4230590	.
86	00014508	MICHIGAN MILLERS MUTUAL INS CO	\$3,005	\$0	0	8722773	4230590	.
87	51814117	GRINNELL MUTUAL REINSURANCE CO	\$2,727	\$5,000	183	8725500	4235590	.
88	38611363	GREAT PLAINS INS CO INCORPORATED	\$2,709	\$160	6	8728209	4235750	.
89	16224589	AMERICAN AND FOREIGN INS CO	\$2,216	\$-676	-31	8730425	4235074	.
90	09119682	HARTFORD FIRE INS CO	\$2,153	\$18,255	848	8732578	4253329	.
91	48611630	JEFFERSON INS CO OF NEW YORK	\$2,113	\$-8,410	-398	8734691	4244919	.
92	10822942	IOWA KEMPER INS CO	\$1,805	\$0	0	8736496	4244919	.
93	14824074	OHIO CASUALTY INS CO	\$1,722	\$-606	-35	8738218	4244313	.
94	04420613	AMERICAN EMPLOYERS INS CO	\$1,628	\$1,087	67	8739846	4245400	.
95	09122365	HARTFORD CASUALTY INS CO	\$1,273	\$648	51	8741119	4246048	.
96	05221121	WESTCHESTER FIRE INS CO	\$1,255	\$-719	-57	8742374	4245329	.
97	34913978	FLORISTS MUTUAL INS CO	\$829	\$0	0	8743203	4245329	.
98	21820478	NATIONAL FIRE INS CO OF HARTFORD	\$699	\$379	54	8743902	4245708	.
99	32624902	SECURITY I C OF HARTFORD	\$644	\$-661	-103	8744546	4245047	.
100	51426859	FARM BUREAU TOWN & COUNTRY I C OF MO	\$629	\$0	0	8745175	4245570	.
101	04420648	EMPLOYERS FIRE INS CO	\$628	\$523	83	8745803	4245570	.
102	14824090	WEST AMERICAN INS CO	\$536	\$0	0	8746339	4245570	.
103	07621865	ASSOCIATED INDEMNITY CORPORATION	\$510	\$10,337	2027	8746849	4255907	.
104	04820869	GLENS FALLS INS CO	\$489	\$-3,856	-789	8747338	4252051	.
105	10830562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$421	\$0	0	8747759	4252051	.
106	18925682	TRAVELERS IND CO OF RHODE ISLAND	\$411	\$-110,522	-26891	8748170	4141529	.
107	55335262	PHOENIX ASSURANCE CO OF NY	\$387	\$263	68	8748557	4141792	.
108	03120087	NATIONAL IND CO	\$375	\$-138	-37	8748932	4141654	.
109	10818910	AMERICAN PROTECTION INS CO	\$278	\$0	0	8749210	4141654	.
110	08416691	GREAT AMERICAN INS CO	\$241	\$-311	-129	8749451	4141343	.
111	00119046	AETNA CASUALTY & SURETY C OF ILLINOI	\$194	\$-503	-259	8749645	4140840	.
112	08426832	AMERICAN ALLIANCE INS CO	\$185	\$126	68	8749830	4140966	.

1981 PROD LIAB BI

LOSS RATIOS

10:02 MONDAY, AUGUST 5, 1985

4

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOS RATIO	CUMPREM	CUMLOSS	AGLOS RATIO
113	11323086	LUMBERMENS M INS CO	\$152	\$0	0	8749982	4140966	.
114	13923744	NATIONAL FARMERS UNION PROP & CAS CO	\$95	\$7	7	8750077	4140973	.
115	00819224	NORTHBROOK PROPERTY & CASUALTY INS CO	\$95	\$51	54	8750172	4141024	.
116	04820818	COMMERCIAL INS CO OF NEWARK NJ	\$94	\$247	263	8750266	4141271	.
117	05221040	INDUSTRIAL INDEMNITY CO	\$90	\$8	9	8750356	4141279	.
118	04820885	KANSAS CITY FIRE AND MARINE INS CO	\$82	\$-1,138	-1388	8750438	4140141	.
119	06326042	WAUSAU UNDERWRITERS INS CO	\$62	\$7,237	11673	8750500	4147378	.
120	13023531	MILLERS M F INS CO OF TEXAS	\$61	\$0	0	8750561	4147378	.
121	09122411	TWIN CITY FIRE INS CO	\$56	\$108	193	8750617	4147486	.
122	08822306	MASSACHUSETTS BAY INS CO	\$29	\$10	34	8750646	4147496	.
123	04820915	NIAGARA FIRE INS CO	\$19	\$27	142	8750665	4147523	.
124	01119305	ASSURANCE CO OF AMERICA	\$18	\$-29	-161	8750683	4147494	.
125	04820761	BOSTON OLD COLONY INS CO	\$17	\$-3,343	-19665	8750700	4144151	.
126	04820788	BUCKEYE UNION INS CO	\$9	\$13	144	8750709	4144164	.
127	10222667	INA UNDERWRITERS INSURANCE CO	\$5	\$0	0	8750714	4144164	.
128	03220109	BITUMINOUS FIRE AND MARINE INS CO	\$0	\$-2,021	.	8750714	4142143	.
129	07721946	CAMDEN FIRE INS ASSOCIATION	\$0	\$-99	.	8750714	4142044	.
130	04120532	CAVALIER INS CORPORATION	\$0	\$7,500	.	8750714	4149544	.
131	23811185	FOREMOST INS CO	\$0	\$74,331	.	8750714	4223875	.
132	00011290	Glacier General Assur Co	\$0	\$-40,741	.	8750714	4183134	.
133	16224643	NEWARK INS CO	\$0	\$-62	.	8750714	4183072	.
134	07721970	POTOMAC INS CO	\$-1,586	\$-1,805	114	8749128	4181267	47.7907

1981 PROD LIAB PD

LOSS RATIOS

10:04 MONDAY, AUGUST 5, 1985

2

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRATIO	CUMPREM	CUMLOSS	AGLOSRRAT
1	00119038	AETNA CASUALTY & SURETY C	\$725,085	\$361,145	49.81	725085	361145	.
2	20626093	WESTERN CASUALTY AND SURETY CO	\$419,040	\$216,375	51.64	1144125	577520	.
3	11123043	LIBERTY MUTUAL INS CO	\$346,934	\$409,814	118.12	1491059	987334	.
4	07621857	AMERICAN INS CO	\$291,746	\$5,922	2.03	1782805	993256	.
5	09122357	HARTFORD ACCIDENT AND INDEMNITY CO	\$273,697	\$79,480	29.04	2056502	1072736	.
6	05221113	UNITED STATES FIRE INS CO	\$262,010	\$-257,771	-98.38	2318512	814965	.
7	03220095	BITUMINOUS CAS CORPORATION	\$216,942	\$1,987	0.92	2535454	816952	.
8	01119356	MARYLAND CASUALTY CO	\$194,195	\$32,762	16.87	2729649	849714	.
9	00713935	FEDERATED MUTUAL INS CO	\$193,986	\$52,041	26.83	2923635	901755	.
10	16224678	ROYAL INDEMNITY CO	\$180,973	\$58,958	32.58	3104608	960713	.
11	06321458	EMPLOYERS M LIABILITY INS CO OF WI	\$173,498	\$-6,645	-3.83	3278106	954068	.
12	05221083	INTERNATIONAL INS CO	\$170,705	\$179,509	105.16	3448811	1133577	.
13	16424767	SAINT PAUL FIRE AND MARINE INS CO	\$168,533	\$52,046	30.88	3617344	1185623	.
14	18925658	TRAVELERS IND CO	\$108,578	\$39,881	36.73	3725922	1225504	.
15	10222713	INS CO OF N AMER	\$99,997	\$195,808	195.81	3825919	1421312	.
16	04620699	AETNA INS CO	\$98,106	\$60,127	61.29	3924025	1481439	.
17	16924988	SENTRY INS A M C	\$97,418	\$34,011	34.91	4021443	1515450	.
18	04420621	COMMERCIAL UNION INS CO	\$92,351	\$428	0.46	4113794	1515878	.
19	21820443	CONTINENTAL CAS CO	\$70,834	\$141,683	200.02	4184628	1657561	.
20	21216535	ZURICH INS CO UNITED STATES BRANCH	\$66,988	\$63,874	95.35	4251616	1721435	.
21	00014346	IOWA NATIONAL MUTUAL INS CO	\$66,528	\$-2,222	-3.34	4318144	1719213	.
22	04820826	CONTINENTAL INS CO	\$66,326	\$337,679	509.12	4384470	2056892	.
23	06221415	EMPLOYERS M CASUALTY CO	\$63,504	\$202,063	318.19	4447974	2258955	.
24	14310804	CONTINENTAL WESTERN INS CO	\$59,116	\$12,106	20.48	4507090	2271061	.
25	07621873	FIREMANS FUND INS CO	\$55,347	\$-566	-1.02	4562437	2270495	.
26	00119070	STANDARD FIRE INS CO	\$53,609	\$22,519	42.01	4616046	2293014	.
27	16224600	GLOBE INDEMNITY CO	\$51,122	\$-20,187	-39.49	4667168	2272827	.
28	21820494	TRANSPORTATION INS CO	\$48,114	\$53,360	110.90	4715282	2326187	.
29	04620702	AETNA FIRE UNDERWRITERS INS CO	\$44,372	\$64,733	145.89	4759654	2390920	.
30	08422136	AMERICAN NATIONAL FIRE INS CO	\$40,076	\$-7,798	-19.46	4799730	2383122	.
31	85514583	Millers Mutual Ins Assn of IL	\$39,101	\$22,911	58.59	4838831	2406033	.
32	47319275	AMERICAN FAM MUTUAL INS CO	\$36,951	\$6,593	17.84	4875782	2412626	.
33	02019704	AMERICAN STATES INS CO	\$36,897	\$12,515	33.92	4912679	2425141	.
34	38328223	FARMLAND INS CO	\$36,489	\$14,840	40.67	4949168	2439981	.
35	07621881	NATIONAL SURETY CORPORATION	\$31,714	\$1,292	4.07	4980882	2441273	.
36	16226980	ROYAL GLOBE INS CO	\$30,348	\$-119,635	-394.21	5011230	2321638	.
37	14323906	NORTHWESTERN NL CASUALTY CO	\$28,826	\$749	2.60	5040056	2322387	.
38	23811940	MINNEHOMA INS CO	\$28,453	\$35,757	125.67	5068509	2358144	.
39	16424775	SAINT PAUL GUARDIAN INS CO	\$28,192	\$4,808	17.05	5096701	2362952	.
40	16424791	SAINT PAUL MERCURY INS CO	\$26,642	\$12,541	47.07	5123343	2375493	.
41	08422276	STONEWALL INS CO	\$26,474	\$-7,211	-27.24	5149817	2368282	.
42	08222098	GRAIN DEALERS MU INS CO	\$25,625	\$-7,122	-27.79	5175442	2361160	.
43	18925666	TRAVELERS IND CO OF AMERICA	\$21,283	\$11,577	54.40	5196725	2372737	.
44	18925615	CHARTER OAK FIRE INS CO	\$20,573	\$14,537	70.66	5217298	2387274	.
45	15924457	RELANCE INS CO	\$19,787	\$13,549	68.47	5237085	2400823	.
46	04122233	SELECT INS CO	\$19,696	\$6,100	30.97	5256781	2406923	.
47	01519569	AMERICAN MUT LIABILITY INS CO	\$19,587	\$-1,799	-9.18	5276368	2405124	.
48	15924473	UNITED PACIFIC INS CO	\$17,473	\$11,314	64.75	5293841	2416438	.
49	08822292	HANOVER INS CO	\$17,104	\$936	5.47	5310945	2417374	.
50	01119372	NORTHERN INS CO OF NEW YORK	\$16,643	\$607	3.65	5327588	2417981	.
51	04822322	HARBOR INS CO	\$16,444	\$5,746	34.94	5344032	2423727	.
52	00014508	MICHIGAN MILLERS MUTUAL INS CO	\$15,840	\$0	0.00	5359872	2423727	.
53	21921180	JOHN DEERE INS CO	\$14,639	\$34,618	236.48	5374511	2458345	.
54	09422489	HIGHLANDS INS CO	\$13,299	\$0	0.00	5387810	2458345	.
55	21226247	AMERICAN GUARANTEE & LIABILITY INS C	\$12,589	\$-121,484	-965.00	5400399	2336861	.
56	10830503	FEDERAL KEMPER INS CO	\$12,492	\$-406	-3.25	5412891	2336455	.

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOSRRATIO	CUMPREM	CUMLOSS	AGLOSRRAT
57	04820842	FIDELITY & CASUALTY CO OF NEW YORK	\$11,919	\$102,647	861.2	5424810	2439102	.
58	20626107	WESTERN FIRE INS CO	\$11,349	\$5,185	45.7	5436159	2444287	.
59	04122217	GULF INS CO	\$9,615	\$15,133	157.4	5445774	2459420	.
60	28018988	AUTO-OWNERS INS CO	\$9,463	\$-448	-4.7	5455237	2458972	.
61	21820427	AMERICAN CASUALTY CO OF READING	\$9,249	\$3,332	36.0	5464486	2462304	.
62	14323914	NORTHWESTERN NL I CO	\$9,067	\$483	5.3	5473553	2462787	.
63	07621849	AMERICAN AUTOMOBILE INS CO	\$9,033	\$2,596	28.7	5482586	2465383	.
64	19025704	FARMERS & MERCHANTS INS CO	\$8,460	\$18,599	219.8	5491046	2483982	.
65	17725240	STATE AUTO & CASUALTY UNDERWRITERS	\$8,266	\$-960	-11.6	5499312	2483022	.
66	10822977	LUMBERMENS M CASUALTY CO	\$7,881	\$11,240	142.6	5507193	2494262	.
67	24813021	UNITED FIRE AND CASUALTY CO	\$7,251	\$140	1.9	5514444	2494402	.
68	05221105	NORTH RIVER INS CO	\$7,083	\$3,042	42.9	5521527	2497444	.
69	19025712	TRI STATE INS CO	\$5,871	\$25,630	436.6	5527398	2523074	.
70	12323388	SHELTER MUTUAL INS CO.	\$5,338	\$390	7.3	5532736	2523464	.
71	02419909	CENTENNIAL INS CO	\$5,127	\$4,500	87.8	5537863	2527964	.
72	05221121	WESTCHESTER FIRE INS CO	\$4,775	\$3,421	71.6	5542638	2531385	.
73	16224589	AMERICAN AND FOREIGN INS CO	\$4,657	\$-1,778	-38.2	5547295	2529607	.
74	10222748	PACIFIC EMPLOYERS INS CO	\$4,052	\$0	0.0	5551347	2529607	.
75	05021008	MID-AMERICA PREFERRED INS CO.	\$3,789	\$10	0.3	5555136	2529617	.
76	00819232	ALLSTATE INS CO	\$3,223	\$1,697	52.7	5558359	2531314	.
77	04820850	FIREMENS INS CO OF NEWARK NEW JERSEY	\$3,191	\$13,490	422.8	5561550	2544804	.
78	51814117	GRINNELL MUTUAL REINSURANCE CO	\$3,183	\$0	0.0	5564733	2544804	.
79	08426344	AGRICULTURAL INS CO	\$2,749	\$61	2.2	5567482	2544865	.
80	21221326	Empire Fire & Marine Ins Co	\$2,630	\$0	0.0	5570112	2544865	.
81	04826913	LONDON GUARANTEE & ACCIDENT CO OF NY	\$2,343	\$11,025	470.6	5572455	2555890	.
82	09119682	HARTFORD FIRE INS CO	\$2,126	\$4,678	220.0	5574581	2560568	.
83	12323361	SHELTER GENERAL INS CO.	\$1,835	\$0	0.0	5576416	2560568	.
84	14824074	OHIO CASUALTY INS CO	\$1,485	\$-53	-3.6	5577901	2560515	.
85	10822942	IOWA KEMPER INS CO	\$1,334	\$0	0.0	5579235	2560515	.
86	04420613	AMERICAN EMPLOYERS INS CO	\$1,200	\$254	21.2	5580435	2560769	.
87	21820486	TRANSCONTINENTAL INS CO	\$1,000	\$80	8.0	5581435	2560849	.
88	04420648	EMPLOYERS FIRE INS CO	\$828	\$185	22.3	5582263	2561034	.
89	21820478	NATIONAL FIRE INS CO OF HARTFORD	\$704	\$270	38.4	5582967	2561304	.
90	51426859	FARM BUREAU TOWN & COUNTRY I C OF MO	\$606	\$0	0.0	5583573	2561304	.
91	14824090	WEST AMERICAN INS CO	\$571	\$0	0.0	5584144	2561304	.
92	07621865	ASSOCIATED INDEMNITY CORPORATION	\$452	\$-19	-4.2	5584596	2561285	.
93	04820869	GLENS FALLS INS CO	\$380	\$-4,427	-1165.0	5584976	2556858	.
94	05221040	INDUSTRIAL INDEMNITY CO	\$375	\$-102	-27.2	5585351	2556756	.
95	09122365	HARTFORD CASUALTY INS CO	\$363	\$40	11.0	5585714	2556796	.
96	02419895	ATLANTIC MUTUAL INS CO	\$318	\$0	0.0	5586032	2556796	.
97	34913978	FLORISTS MUTUAL INS CO	\$308	\$0	0.0	5586340	2556796	.
98	55335262	PHOENIX ASSURANCE CO OF NY	\$301	\$302	100.3	5586641	2557098	.
99	10830562	AMERICAN MANUFACTURERS MUTUAL INS CO	\$286	\$0	0.0	5586927	2557098	.
100	18925682	TRAVELERS IND CO OF RHODE ISLAND	\$244	\$645	264.3	5587171	2557743	.
101	11323086	LUMBERMENS M INS CO	\$237	\$0	0.0	5587408	2557743	.
102	08426832	AMERICAN ALLIANCE INS CO	\$223	\$61	27.4	5587631	2557804	.
103	00119046	AETNA CASUALTY & SURETY C OF ILLINOI	\$203	\$-31	-15.3	5587834	2557773	.
104	03120087	NATIONAL IND CO	\$168	\$-12	-7.1	5588002	2557761	.
105	08416691	GREAT AMERICAN INS CO	\$149	\$-138	-92.6	5588151	2557623	.
106	10818910	AMERICAN PROTECTION INS CO	\$139	\$0	0.0	5588290	2557623	.
107	13923744	NATIONAL FARMERS UNION PROP & CAS CO	\$99	\$8	8.1	5588389	2557631	.
108	48611630	JEFFERSON INS CO OF NEW YORK	\$79	\$-198	-250.6	5588468	2557433	.
109	04820818	COMMERCIAL INS CO OF NEWARK NJ	\$73	\$283	387.7	5588541	2557716	.
110	04820885	KANSAS CITY FIRE AND MARINE INS CO	\$64	\$-1,307	-2042.2	5588605	2556409	.
111	08822306	MASSACHUSETTS BAY INS CO	\$36	\$11	30.6	5588641	2556420	.
112	10222667	INA UNDERWRITERS INSURANCE CO	\$32	\$8	25.0	5588673	2556428	.

1981 PROD LIAB PD

LOSS RATIOS

10:04 MONDAY, AUGUST 5, 1985

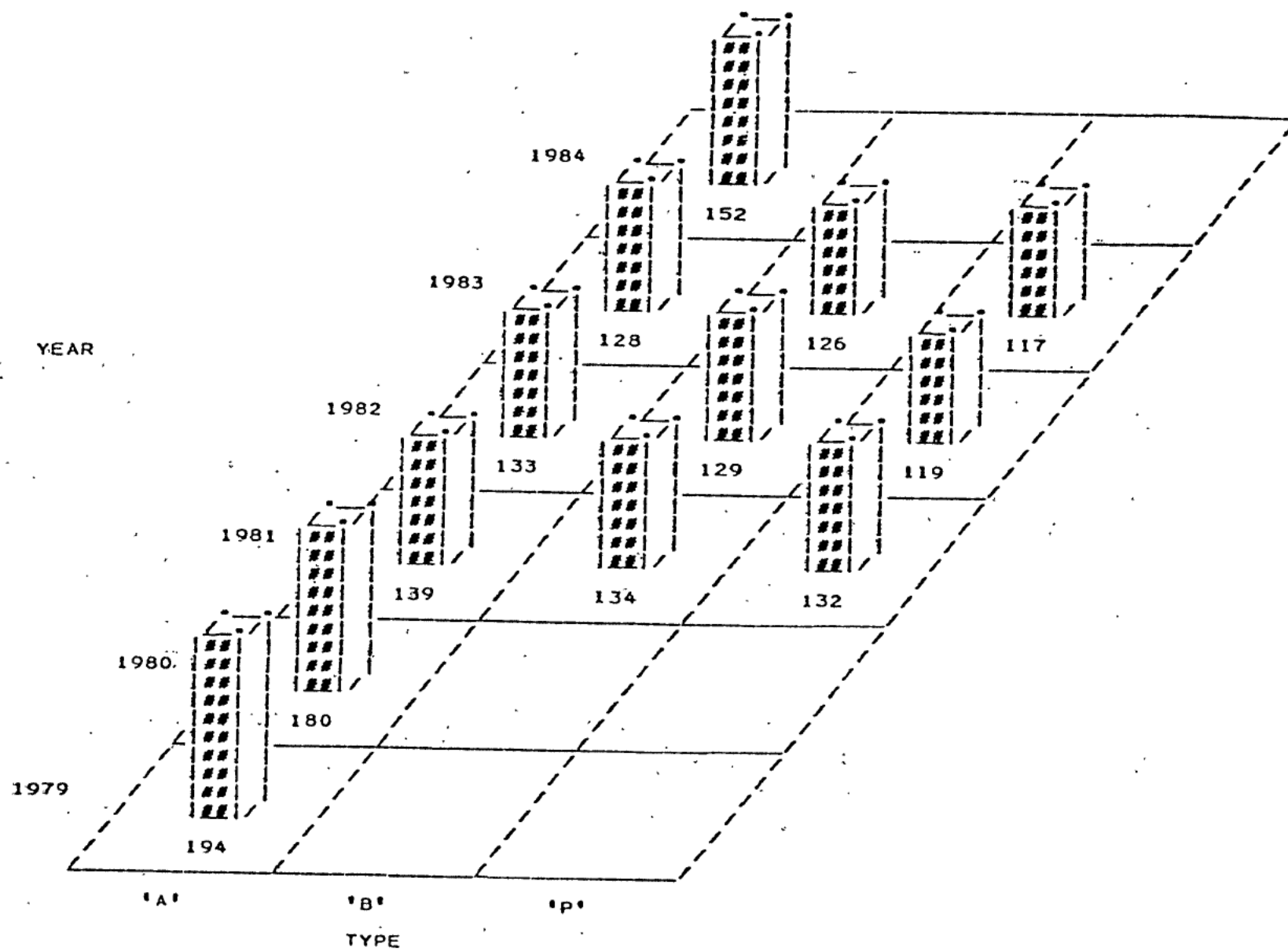
4

OBS	NAICCODE	NAME	PREMEARN	LOSSINC	LOS RATIO	CUMPREM	CUMLOSS	AGLOS RAT
113	13023531	MILLERS M F INS CO OF TEXAS	\$15	\$0	0	5588688	2556428	.
114	04820915	NIAGARA FIRE INS CO	\$14	\$30	214	5588702	2556458	.
115	04820761	BOSTON OLD COLONY INS CO	\$13	\$-3,838	-29523	5588715	2552620	.
116	00819224	NORTHBROOK PROPERT & CASUALTY INS CO	\$11	\$6	55	5588726	2552626	.
117	01119305	ASSURANCE CO OF AMERICA	\$9	\$-13	-144	5588735	2552613	.
118	09122411	TWIN CITY FIRE INS CO	\$9	\$1	11	5588744	2552614	.
119	04820788	BUCKEYE UNION INS CO	\$7	\$15	214	5588751	2552629	.
120	06326042	WAUSAU UNDERWRITERS INS CO	\$6	\$0	0	5588757	2552629	.
121	04122209	ATLANTIC INS CO	\$0	\$1,000	.	5588757	2553629	.
122	03220109	BITUMINOUS FIRE AND MARINE INS CO	\$0	\$-1,347	.	5588757	2552282	.
123	07721946	CAMDEN FIRE INS ASSOCIATION	\$0	\$-20	.	5588757	2552262	.
124	23811185	FOREMOST INS CO	\$0	\$54,816	.	5588757	2607078	.
125	81725429	HOUSTON GENERAL INSURANCE CO.	\$0	\$-450	.	5588757	2606628	.
126	13023523	MILLERS CASUALTY INS CO OF TEXAS	\$0	\$-500	.	5588757	2606128	.
127	16224643	NEWARK INS CO	\$0	\$-58	.	5588757	2606070	.
128	07721962	PENNSYLVANIA GENERAL INS CO	\$0	\$-49	.	5588757	2606021	.
129	07721970	POTOMAC INS CO	\$-44	\$-775	1761	5588713	2605246	.
130	04420664	NORTHERN ASSURANCE CO OF AMERICA	\$-623	\$-137	22	5588090	2605109	.
131	07721954	GENERAL ACC F & L ASR CORP LTD US BR	\$-1,095	\$-3,260	298	5586995	2601849	.
132	10822918	AMERICAN MOTORISTS INS CO	\$-8,781	\$-14,300	163	5578214	2587549	46.3867

TABLE XV

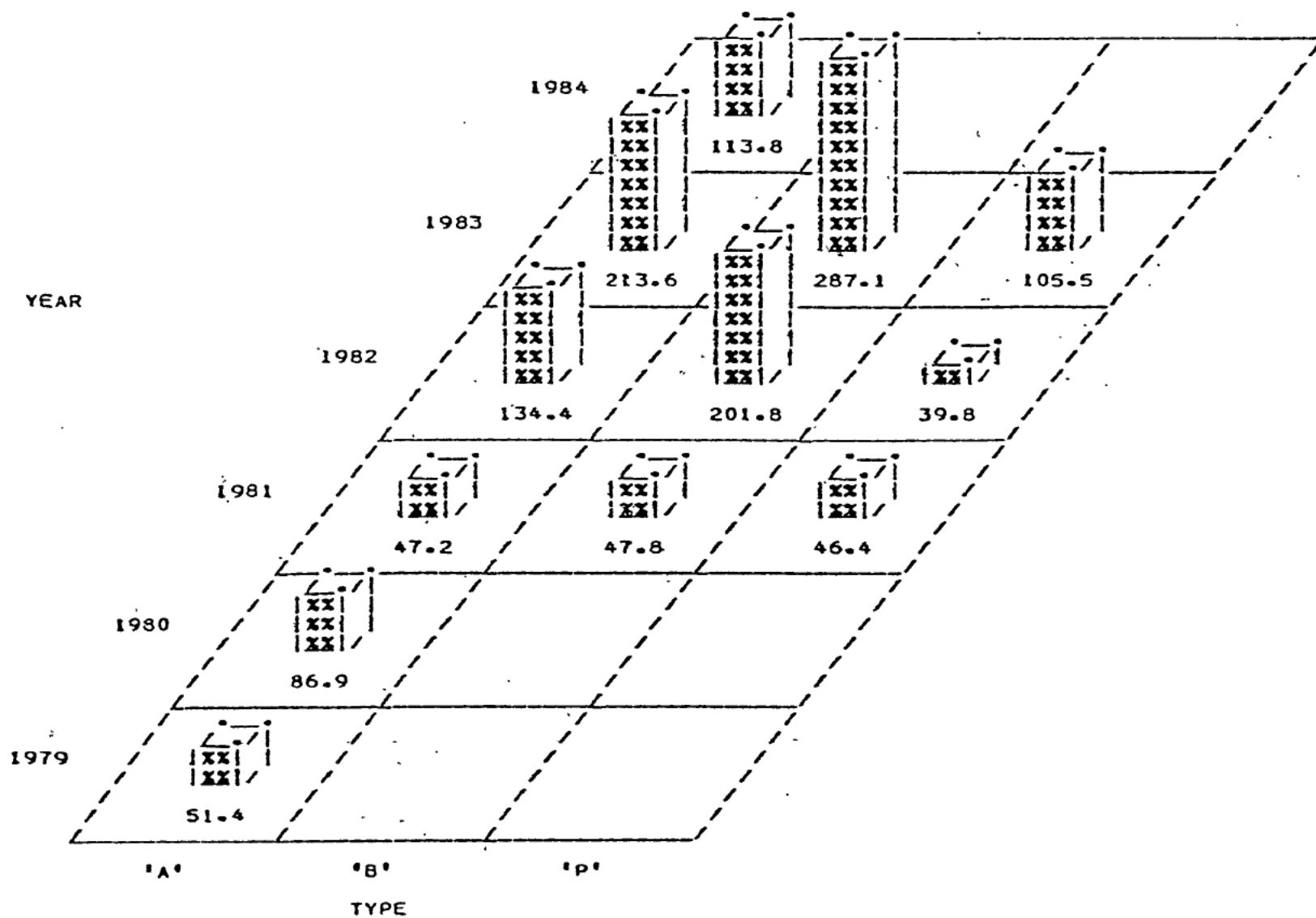
As we did in the beginning of this report, we have provided here as a summary two block charts of data drawn for each year from Table XIV showing changes year to year, first in the number of companies writing business in Missouri and, second, the overall loss ratios year to year.

NUMBER OF COMPANIES WRITING PRODUCTS LIAB
BLOCK CHART OF NOCOS



LOSS RATIO PERCENTAGES BY YEAR

BLOCK CHART OF LOSRAT



UNVERIFIED DATA

FOR

1984

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT - 1984
INDEMNITY PAID FOR EACH DEFENDANT

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	150	1,408	55.25		.00	100.00		980
1-999	44	570	77.62	197,619	2.21	91.39	346	128
1,000-1,999	133	186	84.92	234,936	4.85	86.54	1,263	1,440
2,000-2,999	96	64	87.44	149,233	6.52	82.71	2,331	2,709
3,000-3,999	83	34	88.77	114,870	7.81	79.36	3,378	1,974
4,000-4,999	124	23	89.67	103,473	8.97	76.28	4,498	3,956
5,000-5,999	143	36	91.09	187,673	11.07	73.65	5,213	4,377
6,000-6,999	155	19	91.83	119,328	12.41	71.25	6,280	1,576
7,000-7,999	188	22	92.70	160,783	14.21	69.09	7,308	2,780
8,000-8,999	165	14	93.24	115,591	15.51	67.12	8,256	2,652
9,000-9,999	153	16	93.87	151,266	17.21	65.29	9,454	3,790
10,000-19,999	149	66	96.46	890,761	27.20	52.61	13,496	4,603
20,000-29,999	139	21	97.29	507,076	32.88	43.89	24,146	10,356
30,000-39,999	114	14	97.84	478,929	38.25	37.06	34,209	19,813
40,000-49,999	90	14	98.39	611,786	45.12	31.88	43,699	8,113
50,000-59,999	108	10	98.78	534,637	51.11	28.02	53,463	9,251
60,000-69,999	93	6	99.01	386,772	55.45	24.92	64,462	11,777
70,000-79,999	188	2	99.09	154,348	57.18	22.18	77,174	12,615
80,000-89,999	41	3	99.21	254,847	60.04	19.77	84,949	13,111
90,000-99,999	265	1	99.25	90,349	61.05	17.63	90,349	3,462
100,000-199,999	111	12	99.72	1,494,234	77.81	6.48	124,519	17,384
200,000-299,999	41	5	99.92	1,219,146	91.48	1.78	243,829	18,931
300,000-399,999	36	2	100.00	759,164	100.00	.00	379,582	12,759
TOTAL	122	2,548	.00	8,916,821	.00	.00	3,499	1,519

TOTAL PAID ONLY

1,140

AVERAGE ON PAID ONLY

7,821

08/14/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
BODILY INJURY - SUMMARY BY AMOUNT - 1984
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	179	1,153	60.49		.00	100.00		1,106
1-999	71	334	78.01	112,941	1.62	92.34	338	162
1,000-1,999	184	131	84.88	158,405	3.90	87.80	1,209	1,847
2,000-2,999	143	41	87.04	93,871	5.25	84.07	2,289	4,064
3,000-3,999	123	21	88.14	70,736	6.27	80.71	3,368	3,093
4,000-4,999	141	20	89.19	89,899	7.57	77.60	4,494	4,309
5,000-5,999	197	24	90.45	124,088	9.35	74.92	5,170	4,658
6,000-6,999	191	14	91.18	87,279	10.61	72.45	6,234	1,857
7,000-7,999	194	21	92.28	153,283	12.82	70.25	7,299	2,864
8,000-8,999	217	10	92.81	82,603	14.00	68.24	8,260	2,751
9,000-9,999	217	11	93.38	104,236	15.50	66.35	9,476	4,969
10,000-19,999	180	52	96.11	689,286	25.43	53.26	13,255	4,224
20,000-29,999	150	19	97.11	454,826	31.98	44.26	23,938	10,341
30,000-39,999	133	11	97.69	375,929	37.39	37.26	34,175	23,134
40,000-49,999	104	11	98.26	483,685	44.35	31.88	43,971	8,381
50,000-59,999	134	8	98.68	423,775	50.45	27.94	52,971	11,369
60,000-69,999	113	4	98.89	255,105	54.12	24.70	63,776	17,143
70,000-79,999	142	2	99.00	150,149	56.29	21.82	75,074	12,636
80,000-89,999	52	2	99.10	165,000	58.66	19.30	82,500	12,243
90,000-99,999	265	1	99.16	90,349	59.96	16.99	90,349	3,462
100,000-199,999	117	11	99.73	1,394,234	80.03	5.56	126,748	16,842
200,000-299,999	50	4	99.94	1,016,382	94.67	1.00	254,095	23,664
300,000-399,999	61	1	100.00	370,098	100.00	.00	370,098	25,519
TOTAL	157	1,906	.00	6,946,159	.00	.00	3,644	1,810
TOTAL PAID ONLY			753	AVERAGE ON PAID ONLY			9,225	

08/14/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
PROPERTY DAMAGE - SUMMARY BY AMOUNT - 1984
INDEMNITY PAID FOR EACH DEFENDANT

PAGE 1

ALL COMPANIES

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	16	229	36.87		.00	100.00		412
1-999	6	242	75.84	86,221	4.42	87.89	356	63
1,000-1,999	14	55	84.70	76,600	8.35	81.90	1,392	533
2,000-2,999	14	23	88.40	55,162	11.18	77.74	2,398	286
3,000-3,999	20	14	90.66	47,634	13.62	74.47	3,402	695
4,000-4,999	4	2	90.98	8,936	14.08	71.55	4,468	
5,000-5,999	35	11	92.75	57,770	17.04	69.10	5,251	3,131
6,000-6,999	56	5	93.55	32,049	18.68	66.95	6,409	763
7,000-7,999	55	2	93.88	15,000	19.45	64.94	7,500	2,191
8,000-8,999	32	3	94.36	24,788	20.73	63.11	8,262	2,091
9,000-9,999	13	5	95.16	47,030	23.14	61.47	9,406	1,196
10,000-19,999	32	14	97.42	201,475	33.47	50.10	14,391	6,012
20,000-29,999	41	2	97.74	52,250	36.15	42.30	26,125	10,502
30,000-39,999	45	3	98.22	103,000	41.44	35.99	34,333	7,636
40,000-49,999	40	3	98.71	128,101	48.01	31.47	42,700	7,129
50,000-59,999	4	2	99.03	110,862	53.69	27.83	55,431	777
60,000-69,999	53	2	99.35	131,667	60.45	25.18	65,833	1,044
70,000-79,999	112	1	99.51	79,199	64.51	23.17	79,199	14,804
100,000-199,999	52	1	99.67	100,000	69.64	9.83	100,000	23,340
200,000-299,999	7	1	99.83	202,764	80.04	4.56	202,764	
300,000-399,999	11	1	100.00	389,066	100.00	.00	389,066	
TOTAL	14	621	.00	1,949,574	.00	.00	3,139	646

TOTAL PAID ONLY

392

AVERAGE ON PAID ONLY

4,973

08/26/85

PAGE 1

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1984
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,065	628	3,058,343	499,514
007-012	95	50	549,224	228,794
013-018	63	34	776,178	307,576
019-024	38	21	564,301	216,349
025-030	41	16	222,583	140,250
031-036	19	9	409,948	88,291
037-042	21	14	85,274	159,004
043-048	11	7	221,700	51,963
049-054	11	4	64,840	75,790
055-060	16	8	366,674	228,875
061-066	8	2	83,199	42,028
067-072	10	4	82,486	47,827
073-078	3	1	2,300	2,359
079-084	5	1	16,091	2,236
085-090	4	1	4,250	15,811
091-096	5	2	126,500	6,977
097-102	6	2	4,000	38,772
103-108	2			7,549
109-114	8			11,176
115-120	5			
121-180	33	5	143,658	24,573
181-240	904	247	1,645,660	1,562,345
OVER 240	98	36	489,612	113,766
TOTAL	2,471	1,092	8,916,821	3,871,825
IN AN AVG. MO.	10	4	37,153	16,132

08/26/85

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1984
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	43%	57%	34%	12%
007-012	46%	62%	40%	18%
013-018	49%	65%	49%	26%
019-024	51%	67%	55%	32%
025-030	52%	68%	57%	35%
031-036	53%	69%	62%	38%
037-042	54%	70%	63%	42%
043-048	54%	71%	66%	43%
049-054	55%	71%	66%	45%
055-060	55%	72%	70%	51%
061-066	56%	72%	71%	52%
067-072	56%	72%	72%	53%
073-078	56%	73%	72%	53%
079-084	56%	73%	72%	54%
085-090	57%	73%	72%	54%
091-096	57%	73%	74%	54%
097-102	57%	73%	74%	55%
103-108	57%	73%	74%	55%
109-114	57%	73%	74%	56%
115-120	58%	73%	74%	56%
121-180	59%	74%	76%	56%
181-240	96%	96%	94%	97%
OVER 240	100%	100%	100%	100%

08/26/85

PAGE 1

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1984
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,065	628	2,267,518	499,514
007-012	95	50	526,537	228,794
013-018	63	34	466,080	307,576
019-024	38	21	502,747	216,349
025-030	41	16	222,583	140,250
031-036	19	9	290,061	88,291
037-042	21	14	85,274	159,004
043-048	11	7	211,700	51,963
049-054	11	4	64,840	75,790
055-060	16	8	174,174	228,875
061-066	8	2	83,199	42,028
067-072	10	4	82,486	47,827
073-078	3	1	2,300	2,359
079-084	5	1	16,091	2,236
085-090	4	1	4,250	15,811
091-096	5	2	101,500	6,977
097-102	6	2	4,000	38,772
103-108	2			7,549
109-114	8			11,176
115-120	5			
121-180	33	5	103,665	24,573
181-240	904	247	1,645,660	1,562,345
OVER 240	98	36	489,612	113,766
TOTAL	2,471	1,092	7,344,277	3,871,825
IN AN AVG. MO.	10	4	30,601	16,132

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT - 1984
CUMULATIVE PERCENTAGES
ALL COMPANIES

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	43%	57%	30%	12%
007-012	46%	62%	38%	18%
013-018	49%	65%	44%	26%
019-024	51%	67%	51%	32%
025-030	52%	68%	54%	35%
031-036	53%	69%	58%	38%
037-042	54%	70%	59%	42%
043-048	54%	71%	62%	43%
049-054	55%	71%	63%	45%
055-060	55%	72%	65%	51%
061-066	56%	72%	66%	52%
067-072	56%	72%	67%	53%
073-078	56%	73%	67%	53%
079-084	56%	73%	68%	54%
085-090	57%	73%	68%	54%
091-096	57%	73%	69%	54%
097-102	57%	73%	69%	55%
103-108	57%	73%	69%	55%
109-114	57%	73%	69%	56%
115-120	58%	73%	69%	56%
121-180	59%	74%	70%	56%
181-240	96%	96%	93%	97%
OVER 240	100%	100%	100%	100%

08/14/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1984
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	721	446	515,257	21,184
007-012	184	89	933,135	31,701
013-018	101	44	283,119	45,851
019-024	68	25	195,751	80,867
025-030	52	25	142,491	154,014
031-036	36	20	236,147	82,000
037-042	41	27	437,913	141,917
043-048	28	20	248,720	107,497
049-054	29	23	1,150,325	271,667
055-060	22	13	219,059	82,558
061-066	33	17	812,020	331,269
067-072	15	8	87,076	77,486
073-078	14	10	202,000	89,629
079-084	10	8	424,100	231,041
085-090	12	7	304,507	132,845
091-096	13	8	123,292	79,084
097-102	8	1	1,500	20,862
103-108	10	4	82,000	38,148
109-114	12	5	87,949	78,678
115-120	2	2	128,000	2,113
121-180	48	3	25,345	88,273
181-240	25	10	144,629	16,743
OVER 240	987	277	2,132,486	1,666,398
TOTAL	2,471	1,092	8,916,821	3,871,825
IN AN AVG. MO.	10	4	37,153	16,132

08/14/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1984
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	29%	40%	5%	2%
007-012	36%	48%	16%	1%
013-018	40%	53%	19%	2%
019-024	43%	55%	21%	4%
025-030	45%	57%	23%	8%
031-036	47%	59%	25%	10%
037-042	48%	61%	30%	14%
043-048	49%	63%	33%	17%
049-054	50%	65%	46%	24%
055-060	51%	67%	48%	26%
061-066	53%	68%	58%	34%
067-072	53%	69%	59%	36%
073-078	54%	70%	61%	39%
079-084	54%	70%	66%	45%
085-090	55%	71%	69%	48%
091-096	55%	72%	70%	50%
097-102	56%	72%	70%	51%
103-108	56%	72%	71%	52%
109-114	57%	73%	72%	54%
115-120	57%	73%	74%	54%
121-180	59%	73%	74%	56%
181-240	60%	74%	76%	56%
OVER 240	100%	100%	100%	100%

08/26/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1984
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	721	446	515,257	21,184
007-012	184	89	466,305	31,701
013-018	101	44	178,619	45,851
019-024	68	25	195,751	80,867
025-030	52	25	142,491	154,014
031-036	36	20	236,147	82,000
037-042	41	27	437,913	141,917
043-048	28	20	248,720	107,497
049-054	29	23	780,943	271,667
055-060	22	13	219,059	82,558
061-066	33	17	507,681	331,269
067-072	15	8	87,076	77,486
073-078	14	10	192,000	89,629
079-084	10	8	231,600	231,041
085-090	12	7	244,507	132,845
091-096	13	8	123,292	79,084
097-102	8	1	1,500	20,862
103-108	10	4	82,000	38,148
109-114	12	5	87,949	78,678
115-120	2	2	103,000	2,113
121-180	48	3	25,345	88,273
181-240	25	10	104,636	16,743
OVER 240	987	277	2,132,486	1,666,398
TOTAL	2,471	1,092	7,344,277	3,871,825
IN AN AVG. MO.	10	4	30,601	16,132

08/26/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE - 1984
CUMULATIVE PERCENTAGES
ALL COMPANIES

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	29%	40%	7%	%
007-012	36%	48%	13%	1%
013-018	40%	53%	15%	2%
019-024	43%	55%	18%	4%
025-030	45%	57%	20%	8%
031-036	47%	59%	23%	10%
037-042	48%	61%	29%	14%
043-048	49%	63%	32%	17%
049-054	50%	65%	43%	24%
055-060	51%	67%	46%	26%
061-066	53%	68%	53%	34%
067-072	53%	69%	54%	36%
073-078	54%	70%	57%	39%
079-084	54%	70%	60%	45%
085-090	55%	71%	63%	48%
091-096	55%	72%	65%	50%
097-102	56%	72%	65%	51%
103-108	56%	72%	66%	52%
109-114	57%	73%	67%	54%
115-120	57%	73%	69%	54%
121-180	59%	73%	69%	56%
181-240	60%	74%	70%	56%
OVER 240	100%	100%	100%	100%

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 1

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	22	244	62.990	36	225	66.572	.9221
7- 12	13	515	239.580	2	775	274.953	1.5048
13- 18	5	2,510	1,516.575	3	825	369.810	.3286
19- 24			.000	2	1,950	1,749.230	.0000
25- 30	1	6,000	.000	1	25,000	.000	4.1666
31- 36	2	2,250	749.994			.000	.0000
37- 42	1	900	.000			.000	.0000
43- 48	2	15,300	14,695.990	1	20,000	.000	1.3071
49- 54	1	7,500	.000	1	2,000	.000	.2666
55- 60			.000	1	4,639	.000	.0000
61- 66	1	1,352	.000			.000	.0000
67- 72			.000	1	6	.000	.0000
73- 78			.000			.000	.0000
79- 84			.000	1	6	.000	.0000
85- 90			.000	1	6	.000	.0000
91- 96			.000	1	6	.000	.0000
TOTAL	48	1,572	659.382	48	1,410	659.155	.8969

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	210	411	.54.962	140	820	337.266	1.9951
7- 12	60	1,089	182.205	40	1,219	286.704	1.1193
13- 18	25	2,365	721.524	22	10,629	9,242.255	4.4942
19- 24	19	1,663	655.667	11	8,647	6,665.480	5.1996
25- 30	11	2,674	1,449.138	10	2,952	1,195.675	1.1039
31- 36	5	1,005	367.632	8	5,283	1,431.676	5.2567
37- 42	14	2,763	693.610	3	576	386.773	.2084
43- 48	2	4,000	1,000.000	10	2,191	660.974	.5477
49- 54	7	2,788	617.569	3	1,414	107.679	.5071
55- 60	3	4,733	4,383.811	1	15,000	.000	3.1692
61- 66	6	4,083	1,072.127	1	2,500	.000	.6122
67- 72	2	2,375	1,122.283			.000	.0000
73- 78	1	10,000	.000			.000	.0000
79- 84	1	6,500	.000			.000	.0000
85- 90	1	3,000	.000	2	3,250	.000	1.0833
91- 96	1	4,000	.000	3	19,166	9,138.887	4.7915
103-108			.000	1	6,000	.000	.0000
115-120			.000	1	3,000	.000	.0000
121-126	1	7,500	.000			.000	.0000
OVER 240	18	4,519	1,039.047			.000	.0000
TOTAL	387	1,289	122.059	256	2,667	882.892	2.0690

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	36	655	137.472	19	764	277.127	1.1664
7- 12	4	1,593	676.824	6	30,198	28,965.450	18.9566
13- 18	11	10,093	3,059.401	2	1,522	1,476.420	.1507
19- 24	14	231,325	147,300.900	2	14,750	10,244.050	.0637
25- 30	4	11,775	8,602.904	5	8,420	3,009.973	.7150
31- 36	12	35,058	16,491.980	9	20,631	4,767.370	.5884
37- 42	11	31,530	13,340.810	12	27,345	6,743.784	.8672
43- 48	14	14,294	4,367.958	4	35,000	12,408.110	2.4485
49- 54	14	22,285	10,721.270	6	112,563	53,074.260	5.0510
55- 60	5	113,347	53,280.310	4	14,375	7,646.498	.1268
61- 66	8	13,712	4,489.806	10	74,667	35,602.870	5.4453
67- 72	3	49,301	28,722.680	6	13,412	6,138.286	.2720
73- 78	3	20,434	16,030.580	6	30,333	16,124.520	1.4844
79- 84	2	16,000	9,000.000	5	68,000	56,434.910	4.2500
85- 90	2	4,050	50.000	4	38,251	27,312.850	9.4446
91- 96	2	107,538	107,212.700	3	21,162	16,491.980	.1967
97-102	2	3,020	2,979.925	1	1,500	.000	.4966
103-108	1	75,000	.000	1	60,000	.000	.8000
109-114			.000	3	2,750	749.994	.0000
115-120	2	56,250	43,747.520	1	125,000	.000	2.2222
121-126	4	75,374	58,760.700			.000	.0000
127-132			.000	1	17,500	.000	.0000
139-144	1	67,500	.000			.000	.0000
145-150	1	100,000	.000			.000	.0000
151-156	1	6,000	.000	1	1,815	.000	.3025
181-240	28	1,701	398.094	34	5,413	4,087.405	3.1822
OVER 240	49	4,357	1,170.304	278	7,413	851.053	1.7014
TOTAL	234	28,960	.000	423	13,432	1,746.367	.4638

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 4

ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	1	45,000	.000			.000	.0000
25- 30			.000	1	2,500	.000	.0000
37- 42	1	358,184	.000	1	39,000	.000	.1088
43- 48	1	5,000	.000			.000	.0000
49- 54	3	86,000	81,999.590	3	70,000	12,568.780	.8139
67- 72	1	20,000	.000			.000	.0000
73- 78			.000	1	2,000	.000	.0000
79- 84			.000	2	41,630	6,629.459	.0000
85- 90			.000	2	72,500	67,497.150	.0000
115-120	3	46,774	23,021.730			.000	.0000
133-138	1	2,000	.000			.000	.0000
181-240	3	396	118.736	7	457	251.791	1.1540
OVER 240	12	6,095	2,828.427	9	3,211	1,389.148	.5268
TOTAL	26	34,724	16,308.820	26	19,763	6,843.190	.5691

08/14/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1983

PAGE 1

ALL COMPANIES
SEVERITY 0,1,2,3

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	215	894	227.153	206	875.	133.030	.9787
7- 12	33	1,031	316.999	30	22,042	14,351.680	21.3792
13- 18	15	1,115	383.358	10	862	327.032	.7730
19- 24	1	1,250	.000	8	5,036	3,262.604	4.0288
25- 30	3	10,320	7,044.062	4	1,860	734.982	.1802
31- 36	5	3,143	881.074	2	850	649.991	.2704
37- 42	4	2,171	979.233	5	4,408	3,291.929	2.0304
43- 48	6	2,642	1,029.285	2	1,250	249.998	.4731
49- 54	6	3,833	2,463.720	4	10,425	8,254.065	2.7198
55- 60	7	1,421	453.508	3	16,966	15,263.600	11.9394
61- 66	2	500	.000	2	1,925	1,072.127	3.8500
67- 72	2	2,750	1,248.845	1	1,600	.000	.5818
73- 78	3	2,333	726.423	1	12,000	.000	5.1435
79- 84	1	1,500	.000	1	840	.000	.5600
103-108	1	600	.000	1	15,000	.000	25.0000
109-114			.000	1	79,199	.000	.0000
115-120	1	15,000	.000			.000	.0000
127-132	1	1,000	.000			.000	.0000
133-138			.000	1	6,030	.000	.0000
151-156	1	10,000	.000			.000	.0000
TOTAL	307	1,270	198.238	282	4,026	1,593.664	3.1700

08/14/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1983

PAGE 2

ALL COMPANIES
SEVERITY 4,5,6

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	30	5,339	2,295.626	35	1,894	351.078	.3547
7- 12	7	7,361	5,777.391	10	3,516	1,539.408	.4776
13- 18	2	9,442	8,691.903	5	6,430	3,341.696	.6809
19- 24	3	1,016	493.736			.000	.0000
25- 30	4	8,492	6,519.090	4	7,947	2,720.294	.9358
31- 36	1	2,700	.000	1	5,000	.000	1.8518
37- 42	1	1,700	.000	1	38,000	.000	22.3529
43- 48	1	7,000	.000	3	4,416	1,621.667	.6308
49- 54	6	8,175	3,599.893	2	20,750	19,235.380	2.5382
55- 60	3	30,401	29,291.560	2	36,506	30,149.590	1.2008
61- 66			.000	3	17,166	4,781.074	.0000
67- 72	2	2,029	1,024.405	1	5,000	.000	2.4642
73- 78	1	6,700	.000	1	500	.000	.0746
79- 84	2	11,250	1,248.845			.000	.0000
85- 90	1	10,000	.000			.000	.0000
103-108			.000	1	1,000	.000	.0000
TOTAL	64	7,227	1,876.137	69	5,712	1,288.268	.7903

08/14/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1983

PAGE 3

ALL COMPANIES
SEVERITY 7,8,9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	5	2,229	1,148.783	17	7,641	4,404.194	3.4279
7- 12	6	5,209	2,224.831	1	5,164	.000	.9913
13- 18	2	11,523	3,746.910	1	2,700	.000	.2343
19- 24			.000	2	6,046	3,044.658	.0000
25- 30	1	9,000	.000			.000	.0000
31- 36	3	37,760	28,896.240	1	1,500	.000	.0397
37- 42			.000	5	1,800	815.469	.0000
43- 48	2	10,324	4,823.682	3	16,950	8,138.140	1.6418
49- 54	2	26,700	23,280.740	3	58,333	26,191.430	2.1847
55- 60			.000	4	4,502	1,483.240	.0000
61- 66	2	11,678	3,969.516	1	7,500	.000	.6422
67- 72	2	174,500	173,491.400			.000	.0000
73- 78	1	18,750	.000	1	5,500	.000	.2933
91- 96			.000	1	2,300	.000	.0000
103-108	1	5,000	.000			.000	.0000
109-114			.000	1	500	.000	.0000
115-120	2	386,375	286,356.400			.000	.0000
TOTAL	29	49,332	25,455.720	41	10,244	3,304.277	.2076

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 1

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	3	1,456	793.029	2	46	35.998	.0315
MANUFACTURER	38	1,790	828.608	23	1,193	861.275	.6664
RETAILER	5	300	89.442	15	376	154.919	1.2533
SERVICER	1	1,235	.000	2	4,169	469.463	3.3757
SUBCONTRACTOR			.000	1	225	.000	.0000
WHOLESALE			.000	2	12,625	12,367.950	.0000
OTHER	1	335	.000	3	232	103.416	.6925
TOTAL	48	1,572	659.382	48	1,410	659.155	.8969

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	21	842	318.080	15	776	265.705	.9216
MANUFACTURER	263	1,509	163.395	151	2,191	620.148	1.4519
RETAILER	70	537	102.928	69	1,009	196.464	1.8789
SERVICER	8	2,851	1,788.854	4	51,415	51,019.340	18.0340
SUBCONTRACTOR	6	1,773	905.261	2	22,500	7,499.945	12.6903
WHOLESALE	9	527	157.794	11	1,274	427.054	2.4174
OTHER	10	848	352.916	4	1,469	679.332	1.7323
TOTAL	387	1,289	122.059	256	2,667	882.892	2.0690

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	7	13,160	4,732.582	4	7,015	5,996.643	.5330
MANUFACTURER	178	33,160	12,367.950	399	13,087	1,699.977	.3946
RETAILER	27	12,265	5,542.413	10	31,879	29,748.830	2.5991
SERVICER	5	25,507	11,573.910	1	15,000	.000	.5880
SUBCONTRACTOR	5	55,513	44,864.930	3	18,384	15,842.700	.3311
WHOLESALE	10	4,523	2,370.639	3	708	429.146	.1565
OTHER	2	305	194.935	3	13,583	6,791.862	44.5344
TOTAL	234	28,960	.000	423	13,432	1,746.367	.4638

08/14/85

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1983

PAGE 4

ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	24	35,534	17,634.990	1	2,500	7,085.844	.0000
MANUFACTURER	2	25,000	20,000.000	25	20,454	.000	.5756
RETAILER	26	34,724	16,308.820	26	19,763	6,843.190	.0000
TOTAL							.5691

08/14/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1983

PAGE 1

ALL COMPANIES
SEVERITY 0,1,2,3

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	28	458	121.643	30	1,816	1,161.696	3.9650
MANUFACTURER	96	1,529	362.052	58	11,316	7,490.632	7.4009
RETAILER	104	1,308	448.759	90	2,161	773.041	1.6521
SERVICER	48	894	153.940	83	1,402	229.562	1.5682
SUBCONTRACTOR	17	1,942	866.140	12	7,522	6,520.624	3.8733
WHOLESALE	12	941	236.431	7	2,999	2,424.857	3.1870
OTHER	2	3,500	2,499.980	2	1,162	337.414	1.3320
TOTAL	307	1,270	198.238	282	4,026	1,593.664	3.1700

08/14/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1983

PAGE 2

ALL COMPANIES
SEVERITY 4,5,6

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	6	2,293	1,561.971	4	4,853	4,386.076	2.1164
MANUFACTURER	16	14,143	5,762.705	24	8,924	3,119.286	.6309
RETAILER	21	6,732	3,256.430	15	7,564	2,630.578	1.1235
SERVICER	14	4,613	1,633.953	22	1,739	310.482	.3769
SUBCONTRACTOR	4	3,562	1,407.052	1	3,750	.000	1.0527
WHOLESALE	3	755	493.938	2	2,237	1,048.809	2.9629
OTHER			.000	1	600	.000	.0000
TOTAL	64	7,227	1,876.137	69	5,712	1,288.268	.7903

08/14/85

PROPERTY DAMAGE CLAIM INDEMNITY COMPARISON
PRIOR YEAR = 1983

PAGE 3

ALL COMPANIES
SEVERITY 7,8,9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	1	6,000	.000	2	153	53.495	.0255
MANUFACTURER	14	42,772	24,392.410	16	17,684	7,161.634	.4134
RETAILER	5	155,279	130,762.000	8	3,318	1,170.304	.0213
SERVICER	4	4,884	3,481.076	11	3,978	1,737.777	.8144
SUBCONTRACTOR	3	8,494	3,922.520	2	561	473.469	.0660
WHOLESALE	2	2,200	1,199.828	1	65,000	.000	29.5454
OTHER			.000	1	322	.000	.0000
TOTAL	29	49,332	25,455.720	41	10,244	3,304.277	.2076

DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

PAGE 1

MODIFIED PRODUCTS - 1984
ALL COMPANIES

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	2	4.34	100.00	100.00		3	1
EMPLOYER	2	4.34	100.00	50.00	2,250	3	1
SERVICEMAN OF MANUFACTURER	1	2.17	.00	.00		1	1
SERVICEMAN OF EMPLOYER	2	4.34	50.00	.00	1,733	3	9
EMPLOYEE	2	4.34	50.00	50.00	9,283	1	3
OTHER	37	80.43	43.24	45.94	9,297	2	2
TOTAL	46	100.00	47.82	45.65	8,054	2	6

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1985

12:31 FRIDAY, AUGUST 23, 1985 81

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
32501 ASBESTOS GOODS MFG.	37	7686.92	284416.00	45.87
20510 BAKERY PRODUCTS MFG.	6	405.17	2431.00	0.39
35992 VENDING MACHINE MFG (ELECTROTYPERS/PRINTERS)	5	10686.40	53432.00	8.62
34905 VALVES (MFR.)	5	2917.00	14585.00	2.35
39982 NO EXPOSURE (AIRPORTS TO WASHING MACHINES)	4	1125.50	4502.00	0.73
34904 METAL GOODS MFR NOC - FORGING/NAIIS/RAZORS	4	445.25	1781.00	0.29
25910 FURNITURE/FIXTURE MFG. NOC CABINET/BILLIARD	4	1949.75	7799.00	1.26
20907 FOOD PRODUCTS MFG. DRY N.O.C. (GRAIN/SALT)	4	883.75	3535.00	0.57
20905 FOOD PRODUCT MFG. NON-GLASS CAN/PRESERVE NOC	4	609.75	2439.00	0.39
20865 SOFT DRINK MFG. - CARBONATED - IN BOTTLES	4	733.75	2935.00	0.47
20710 CONFECTIONERY PRODUCTS MFG. (COCOA/VANILLA)	4	1225.00	4900.00	0.79
54991 RETAIL STORES (FOOD/DRINK) (INCL PUSHCARTS)	3	253.67	761.00	0.12
29904 FIRE STARTERS OR LIQUID FUEL - (MFR.)	3	11451.00	34353.00	5.54
20101 FOOD PRODUCTS MFG. PACKING HOUSE (MEAT/POULT	3	542.67	1628.00	0.26
35303 ESCALATORS OR MOVING SIDEWALKS (MFR.)	2	14.50	29.00	0.00
31401 SHOES, BOOTS AND SLIPPERS (MFR.)	2	115.00	230.00	0.04
89982 NO EXPOSURE MANUFACTURER'S REP (WHOLESALE)	1	48750.00	48750.00	7.86
76412 CARPET/RUG/UPHOLSTERY CLEANING (FURNITURE)	1	152.00	152.00	0.02
59994 PET STORES	1	772.00	772.00	0.12
59821 COAL/FUEL/OIL/WOOD DEALERS (INCL LOCAL MGRS)	1	4500.00	4500.00	0.73
58259 RESTAURANT (WITH ALCOHOL < 75) (NO DANCE)	1	416.00	416.00	0.07
57121 FURNITURE STORES (RETAIL) (CARPET/RUG/ETC.)	1	5000.00	5000.00	0.81

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1985

12:31 FRIDAY, AUGUST 23, 1985 82

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
54211 MEAT FISH SEAFOOD OR POULTRY (RETAIL)	1	25.00	25.00	0.00
53411 NEWSPAPER RACKS (VENDING MACHINES N.O.C.)	1	100.00	100.00	0.02
52311 GLASS SHOPS (RETAIL)	1	1557.00	1557.00	0.25
50991 WHOLESALE STORES (NOT FOOD/DRINK) N.O.C.	1	4043.00	4043.00	0.65
50611 AIR CONDITION/HEATERS (DEALER/CONTRACTOR)	1	225.00	225.00	0.04
39997 CANDLES - (MFR.)	1	135.00	135.00	0.02
39981 FIRE EXTINGUISHERS - (MFR.)	1	45.00	45.00	0.01
37510 BICYCLES - NOT MOTORIZED (MFR.)	1	1500.00	1500.00	0.24
37324 BOATS (MFR.) N.O.C.	1	11000.00	11000.00	1.77
37101 AUTOMOBILE MFG. OR ASSEMBLING	1	6668.00	6668.00	1.08
36901 BATTERIES - STORAGE - (MFR.)	1	7500.00	7500.00	1.21
36303 ELECTRIC APPLIANCE N.O.C. (LAMPS/LIGHTBULB)	1	623.00	623.00	0.10
36202 ELECTRICAL EQUIPMENT (TELEPHONE/ETC.) N.O.C.	1	3000.00	3000.00	0.48
36101 INSTRUMENTS (ANALYTIC/CALIBRATE/THERMOMETER)	1	15.00	15.00	0.00
35700 OFFICE MACHINES MFG. (ADD/DICTATE/TYPEWRITE)	1	15000.00	15000.00	2.42
34811 CABLE OR WIRE ROPE MFG. (IRON OR STEEL)	1	8500.00	8500.00	1.37
34402 TANK BUILDING (METAL SHOP) NOT PRESSURIZED	1	500.00	500.00	0.08
32509	1	13666.00	13666.00	2.20
32212 BEVERAGE UNDER PRESSURE BOTTLES (MFR.) NOC	1	231.00	231.00	0.04
32211 BEVERAGE UNDER PRESSURE BOTTLES - NON-RETURN	1	2000.00	2000.00	0.32
30693 PLASTIC/RUBBER/SPONGE HOUSEHOLD GOOD MFG NOC	1	5000.00	5000.00	0.81
29522 ROOFING SUPPLY MFG - PAPER/FELT/SLATE/ETC.	1	10000.00	10000.00	1.61

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1985

12:31 FRIDAY, AUGUST 23, 1985 83

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
28906 CHEMICALS - HOUSEHOLD USE MFR. N.O.C.	1	132.00	132.00	0.02
28905 CHEMICAL MFG NOC ALCOHOL/INK/STARCH/WHITING	1	128.00	128.00	0.02
28702 CHEMICAL MFR - AGRICULTURE - PESTICIDES	1	1998.00	1998.00	0.32
28512 PAINT, VARNISH, SHELLAC, OR LACQUER (MFR.)	1	626.00	626.00	0.10
28400 SOAP FLAKE/POWDER/CAKE/LIQUID NOT DETERGENT	1	21.00	21.00	0.00
28105 CHEMICAL (MFR) NOC ROSIN/RESIN/CALCIUM CARB	1	279.00	279.00	0.05
25220 FIREPROOFING EQUIPMENT (MFR.)	1	1375.00	1375.00	0.22
24991 LADDERS - INCLUDE CHAIR/STEP/STOOL (WOOD) MFG	1	10000.00	10000.00	1.61
23801 MEN/WOMEN 14+ YR CLOTHING/WEAR APPAREL MFR.	1	5000.00	5000.00	0.81
20821 BEER/ALE/MALT LIQUOR - IN BOTTLES (BREWER)	1	1750.00	1750.00	0.28
20307 FOOD PRODUCTS MFG. N.O.C. IN GLASS	1	75.00	75.00	0.01
20201 DAIRY PRODUCTS	1	50.00	50.00	0.01
20105 FOOD PRODUCTS MFG. GROUND MEAT IN CONTAINERS	1	700.00	700.00	0.11
20102 FOOD PRODUCTS MFG. GROUND MEAT (SAUSAGE)	1	10.00	10.00	0.00
17461 MARBLE/STONE-SETTING/TILE/MOSAIC INSIDE NOC	1	45.00	45.00	0.01
17315 ELECTRICAL WIRING IN BLDG.- INSTALL/FIX APPL	1	17000.00	17000.00	2.74
17131 AIR COND EQUIP/HEATER/STOVE/ETC GAS/OIL/OTHR	1	3500.00	3500.00	0.56
16285 CONDUIT CONSTRUCTION FOR CABLE OR WIRES	1	380.00	380.00	0.06
15163 GEN. CONTRACTING - FAMILY BLDG. CONSTRUCTION	1	6250.00	6250.00	1.01
TOTAL	141	4397.15	61998.00	100.00

DEPT. OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 68

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
32501 ASBESTOS GOODS MFG.	329	6864.43	2258399.00	25.33
75304 AUTOMOBILE REPAIR OR SERVICE SHOP	42	1289.29	54150.00	0.61
20907 FOOD PRODUCTS MFG. DRY N.O.C. (GRAIN/SALT)	32	701.84	22459.00	0.25
39982 NO EXPOSURE (AIRPORTS TO WASHING MACHINES)	29	3205.86	92970.00	1.04
31401 SHOES, BOOTS AND SLIPPERS (MFR.)	23	23002.22	529051.00	5.93
50851 FUEL OIL/GASOLINE/KEROSENE DEALER(WHOLESALE)	22	522.32	11491.00	0.13
59993 RETAIL STORES (NOT FOOD/DRINK) NOC (ART-TOY)	21	2069.90	43468.00	0.49
20710 CONFECTIONERY PRODUCTS MFG. (COCOA/VANILLA)	19	499.00	9481.00	0.11
35992 VENDING MACHINE MFG (ELECTROTYPERS/PRINTERS)	18	57652.78	1037750.00	11.64
59842 FUEL OIL/GAS/KEROSENE DEALERS (RETAIL)	17	3083.82	52425.00	0.59
20905 FOOD PRODUCT MFG. NON-GLASS CAN/PRESERVE NOC	17	388.18	6599.00	0.07
59351 AUTOMOBILE ACCESSORY STORE (RETAIL) (TIRES)	16	1010.81	16173.00	0.18
28906 CHEMICALS - HOUSEHOLD USE MFR, N.O.C.	14	1104.71	15466.00	0.17
58161 TAVERNS	13	850.38	11055.00	0.12
20510 BAKERY PRODUCTS MFG.	13	607.38	7896.00	0.09
54131 GROCERY (RETAIL) FRUIT/VEGETABLE DEALERS	12	419.92	5039.00	0.06
28702 CHEMICAL MFR - AGRICULTURE - PESTICIDES	12	1457.08	17485.00	0.20
17625 ROOFING - ALL KINDS - INCL. YARD EMPLOYERS	12	2123.67	25484.00	0.29
36303 ELECTRIC APPLIANCE N.O.C. (LAMPS/LIGHTBULB)	11	4052.55	44578.00	0.50
28105 CHEMICAL (MFR) NOC ROSIN/RESIN/CALCIUM CARB	11	5536.27	60899.00	0.68
20865 SOFT DRINK MFG. - CARBONATED - IN BOTTLES	11	2604.64	28651.00	0.32
20306 FOOD PRODUCTS MFG. FROZEN FOOD	11	270.00	2970.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 69

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
20102 FOOD PRODUCTS MFG. GROUND MEAT (SAUSAGE)	14	454.18	4996.00	0.06
54991 RETAIL STORES (FOOD/DRINK) (INCL PUSHCARTS)	8	390.75	3126.00	0.04
07290 FERTILIZER - LIQUID - APPLICATION	8	2880.88	23047.00	0.26
73911 COMPLETED OPERATIONS - N.O.C.	7	20621.29	144349.00	1.62
37510 BICYCLES - NOT MOTORIZED (MFG.)	7	3344.00	23408.00	0.26
35500 INDUSTRIAL MACHINERY/EQUIPMENT N.O.C.	7	17953.71	125676.00	1.41
34904 METAL GOODS MFG. N.O.C. - FORGING/NAIIS/RAZORS	7	24385.71	170700.00	1.91
29904 FIRE STARTERS OR LIQUID FUEL - (MFG.)	7	44984.71	314893.00	3.53
20403 FEED MFG. - FEEDS FOR LIVESTOCK	7	8530.71	59715.00	0.67
20105 FOOD PRODUCTS MFG. GROUND MEAT IN CONTAINERS	7	496.29	3474.00	0.04
20101 FOOD PRODUCTS MFG. PACKING HOUSE (MEAT/POULT)	7	394.86	2764.00	0.03
17111 PLUMBING - GAS/STEAM/HOTWATER PIPE FIT N.O.C.	7	783.29	5483.00	0.06
52411 MACHINERY OR EQUIPMENT DEALERS	6	12068.17	72409.00	0.81
52213 AIR CONDITION/HEATER - GAS/FUEL OIL (DEALER)	6	2117.33	12704.00	0.14
32904 INSULATING MATERIAL (ROCK WOOL) (MFG.)	6	21860.33	131162.00	1.47
28905 CHEMICAL MFG. N.O.C. ALCOHOL/INK/STARCH/WHITING	6	1207.00	7242.00	0.08
25910 FURNITURE/FIXTURE MFG. N.O.C. CABINET/BILLIARD	6	6503.67	39022.00	0.44
20307 FOOD PRODUCTS MFG. N.O.C. IN GLASS	6	437.67	2626.00	0.03
17131 AIR COND EQUIP/HEATER/STOVE/ETC GAS/OIL/OTHR	6	3159.17	18955.00	0.21
36301 GAS APPLIANCE (STOVE) EQUIPMENT (HOUSEHOLD)	5	24888.60	124443.00	1.40
35100 ENGINES/TURBINES (NOT AIRCRAFT) MFG. N.O.C.	5	4686.20	23431.00	0.26
32603 GLASS/GLASSWARE MFG. (CERAMIC/CHINA/MIRROR)	5	1637.80	8189.00	0.09

(CONTINUED)

DEPT. OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY
YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 70

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
20201 DAIRY PRODUCTS	5	231.40	1157.00	0.01
17901 MACHINE INSTALLATION NOC (ELECTRICAL/FARM)	5	1336.60	6683.00	0.07
17535 CARPENTRY - (PVT RES./INTERIOR/SHOP/ETC.)	5	639.60	3198.00	0.04
17112 PLUMBING - DOMESTIC HOUSE/SHOP/RETAIL ETC.	5	1229.20	6146.00	0.07
58258 RESTAURANT (NO ALCOHOL) (NO DANCE FLOOR)	4	203.00	812.00	0.01
54211 MEAT FISH SEAFOOD OR POULTRY (RETAIL)	4	369.50	1478.00	0.02
44211	4	879.00	3516.00	0.04
42211 GRAIN ELEVATOR OPERATIONS - INCL. LOCAL MGRS	4	11926.75	47707.00	0.54
39413 TOYS/GAMES MFG. INCL. DOLLS & CHILD VEHICLES	4	8925.00	35700.00	0.40
37990 TRAILERS/MOBILE HOME NOT SELF-POWERED N.O.C.	4	2312.50	9250.00	0.10
36901 BATTERIES - STORAGE - (MFR.)	4	1298.25	5193.00	0.06
35510 MACHINERY OR EQUIPMENT - FARM TYPE	4	2226.00	8904.00	0.10
34203 TOOLS - HAND TYPE - NOT POWERED (MFR.)	4	7625.00	30500.00	0.34
29522 ROOFING SUPPLY MFG - PAPER/FELT/SLATE/ETC.	4	53797.00	215188.00	2.41
24992 WOOD PRODUCTS (MFR.) NOC (BARREL/BLINDS)	4	3160.50	12642.00	0.14
99950	3	200.33	601.00	0.01
58259 RESTAURANT (WITH ALCOHOL < 75) (NO DANCE)	3	179.33	538.00	0.01
56611 SHOE STORES	3	891.33	2674.00	0.03
53412 VENDING MACHINES (CONFECTION/FOOD/BEVERAGE)	3	15666.67	47000.00	0.53
50991 WHOLESALE STORES (NOT FOOD/DRINK) N.O.C.	3	9489.67	28469.00	0.32
50711 HARDWARE (INCL PLUMBER SUPPLIES) (WHOLESALE)	3	1902.67	5708.00	0.06
50491 WHOLESALE STORES - FOOD OR DRINK - N.O.C.	3	880.67	2642.00	0.03

(CONTINUED)

DEPT. OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 71

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
39983 HAIR GOODS MFG. (WIGS OR HAIR PIECES)	3	1246.00	3738.00	0.04
38404 MEDICAL DENTAL DIAGNOSTIC/TREATMENT MACHINES	3	37756.00	113268.00	1.27
38401 MEDICAL DENTAL HOSPITAL INSTRUMENTS (MFG.)	3	55997.67	167993.00	1.88
37312 SHIP REPAIR OR CONVERSION (RIGGING/SCALING)	3	495.67	1487.00	0.02
36904 AIR CONDITIONER/HEATER - ELECTRIC MANUFACT	3	5000.00	15000.00	0.17
36302 REFRIGERATORS OR FREEZERS - HOUSEHOLD TYPE	3	5700.00	17100.00	0.19
36202 ELECTRICAL EQUIPMENT (TELEPHONE/ETC.) N.O.C.	3	6333.33	19000.00	0.21
35807 PUMPS OR COMPRESSOR MFG. NON-PROFESSIONAL	3	1862.00	5586.00	0.06
34303 AIR CONDITIONING/HEATING - COAL/WOOD RETAIL	3	376.33	1129.00	0.01
30792 PLASTIC/NON-VULCANIZABLE ELASTOMER N.O.C.	3	24429.00	73287.00	0.82
28512 PAINT, VARNISH, SHELLAC, OR LACQUER (MFG.)	3	452.67	1358.00	0.02
28302 DRUGS/MEDICINE/PHAR, MFG INGRED. N.O.C.	3	50000.00	150000.00	1.68
23801 MEN/WOMEN 14+ YR CLOTHING/WEAR APPAREL MFG.	3	41750.00	125250.00	1.40
20866 SOFT DRINK MFG. - CARBONATED - IN CANS	3	268.33	805.00	0.01
17785 WELDING OR CUTTING	3	1687.33	5062.00	0.06
17315 ELECTRICAL WIRING IN BLDG. - INSTALL/FIX APPL	3	1767.33	5302.00	0.06
17311 ELECTRICAL HSHLD APPL - TV/RADIO INSTALL/FIX	3	17231.67	51695.00	0.58
17151 AIR CONDITIONING EQUIPMENT	3	5433.33	16300.00	0.18
16285 CONDUIT CONSTRUCTION FOR CABLE OR WIRES	3	474.00	1422.00	0.02
80712 DENTAL LABORATORIES	2	885.00	1770.00	0.02
59991 SALES STABLES	2	817.50	1635.00	0.02
58263 RESTAURANT (SELF-SERVICE CAFETERIA/DRIVE-IN)	2	858.50	1717.00	0.02

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY
YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 72

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
58257 RESTAURANT (NO ALCOHOL) (DANCE FLOOR)	2	257.00	514.00	0.01
57221 HOUSEHOLD APPLIANCE STORES (RETAIL)	2	144.00	288.00	0.00
50631 HOUSEHOLD APPLIANCE STORES (WHOLESALE)	2	4270.00	8540.00	0.10
50493 GROCERY (WHOLESALE) FRUIT/VEGETABLE DEALER	2	12550.50	25101.00	0.28
50492 FROZEN FOOD (WHOLESALE)	2	2000.00	4000.00	0.04
50441 BEVERAGE DISTRIBUTING (NON-ALCOHOLIC)	2	2025.00	4050.00	0.05
50121 AUTOMOBILE ACCESSORIES STORES (WHOLESALE)	2	2906.00	5812.00	0.07
39496 SPORTING GOODS OR ATHLETIC EQUIP (GOLF/ETC.)	2	3590.50	7181.00	0.08
38403 MEDICAL DENTAL HOSPITAL EXPENDABLE GOODS MFG	2	6500.00	13000.00	0.15
38402 MEDICAL DENTAL ORTHOPEDIC PROSTHETIC EQUIP	2	64527.00	129054.00	1.45
37101 AUTOMOBILE MFG. OR ASSEMBLING	2	3364.50	6729.00	0.08
36905 AIR CONDITIONER/HEATER - ELECTRIC RETAILER	2	3839.50	7679.00	0.09
36902 BATTERIES - DRY - (MFR.)	2	228.00	456.00	0.01
36702 ELECTRICAL PART/ACCESSORY NOC (RADIO TUBES)	2	2869.00	5738.00	0.06
35301 ELEVATORS - (MFR.)	2	2500.00	5000.00	0.06
35220 FARM MACHINERY OR EQUIPMENT MFG.	2	4500.00	9000.00	0.10
34402 TANK BUILDING (METAL SHOP) NOT PRESSURIZED	2	5350.00	10700.00	0.12
34301 PLUMBERS SUPPLIES MFG.	2	6080.50	12161.00	0.14
32707 CONCRETE PRODUCTS - STRUCTURAL (MFR.) NOC	2	4784.50	9569.00	0.11
32702 CEMENT, CONCRETE OR PLASTER (PACKAGED) MFR.	2	1622.50	3245.00	0.04
29111 ASPHALT OR TAR DISTILLING/REFINING/WORKS	2	5365.50	10731.00	0.12
28403 FLOOR POLISH, WAX, OR DRESSING MFG.	2	7525.00	15050.00	0.17

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 73

PRODUCT CODE	-INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
28301 DRUGS/MEDICINE/PHAR. MFG INGRED. ANIMAL USE	2	8500.00	17000.00	0.19
25104 FURNITURE/FIXTURE MFG. - WOOD - INFANTS	2	8959.00	17918.00	0.20
21000 TOBACCO PRODUCTS MFG. - CIGAR/CIGARETTES	2	144.00	288.00	0.00
20402 FEED MFG. - HOUSE PET USE	2	83.50	167.00	0.00
17885 BUILDING OR STRUCTURE RAISE/MOVE/UNDERPIN	2	24426.00	48852.00	0.55
17621 SHEET METAL WORK - CEILING/WALL/IN/OUT NOC	2	7590.00	15180.00	0.17
17121 AIR COND EQUIP/HEATER/STOVE/ETC OIL/KEROSENE	2	1452.00	2904.00	0.03
17115 WATER SOFTENING EQUIPMENT - SERVICE/INSTALL	2	170.50	341.00	0.00
15163 GEN. CONTRACTING - FAMILY BLDG. CONSTRUCTION	2	4375.00	8750.00	0.10
76412 CARPET/RUG/UPHOLSTERY CLEANING (FURNITURE)	1	226.00	226.00	0.00
73912 FIRE EXTINGUISHER (SERVICE/REFILL/TEST)	1	4639.00	4639.00	0.05
73908 AEROSOL CONTAINER (FILL/CHARGE) FOR OTHERS	1	2500.00	2500.00	0.03
59851 GAS DEALERS (LIQUID PETROLEUM GAS) (RETAIL)	1	532.00	532.00	0.01
59181	1	7000.00	7000.00	0.08
56991 CLOTHING/WEARING APPAREL STORES (RETAIL)	1	750.00	750.00	0.01
55962 BOAT SALES AGENCIES (NO BOAT BLDGS/STORAGE)	1	939.00	939.00	0.01
54601 BAKERIES (RETAIL)	1	200.00	200.00	0.00
52512 CONTRACTOR EQUIP DISTRIBUTOR (SCAFFOLDS)	1	299495.00	299495.00	3.36
52111 BUILDING MATERIAL DEALER (NO SECONDHAND)	1	18000.00	18000.00	0.20
50973 SEED MERCHANT (INCL MISDELIVER/GERM. FAILURE)	1	1327.00	1327.00	0.01
50881 LIQUORS AND WINES (WHOLESALE)	1	36.00	36.00	0.00
50621 AIR CONDITION/HEATERS (DEALER/CONTRACTOR)NOC	1	1500.00	1500.00	0.02

(CONTINUED)

DEPT. OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 74

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
50421 MEAT/FISH/SEAFOOD/POULTRY (WHOLESALE)	1	1250.00	1250.00	0.01
50401 MILK DEPOTS OR DEALERS	1	200.00	200.00	0.00
39996 PIPES OR TUBES MFG. (METAL)	1	25000.00	25000.00	0.28
39960 FLOOR COVERING (NOT CARPET) MFR. LINOLEUM	1	625.00	625.00	0.01
39493 PLAYGROUND OR EXERCISE EQUIPMENT (MFR.)	1	401.00	401.00	0.00
38611 CAMERA MFG. (PHOTOGRAPHIC EQUIP & SUPPLIES)	1	1770.00	1770.00	0.02
38405 COSMETICS - (MFR.)	1	2000.00	2000.00	0.02
37201 AIRCRAFT OR AIRCRAFT PARTS - (MFR.)	1	292500.00	292500.00	3.28
37115 AUTOMOBILE/BUS/TRUCK INNER PARTS MFR N.O.C.	1	2000.00	2000.00	0.02
37111 MOTORCYCLE MFG. INCLUDING ASSEMBLING	1	1000.00	1000.00	0.01
36906 POWER EQUIPMENT HOUSEHOLD (OUTDOOR/WORKSHOP)	1	273.00	273.00	0.00
36600 ALARMS - BURGLAR (MFG.)	1	3000.00	3000.00	0.03
36512 TELEVISION SETS - HOUSEHOLD TYPE (MFR.)	1	150000.00	150000.00	1.68
36402 ELECTRICAL EQUIPMENT - APPLY TO BODY - NOC	1	175000.00	175000.00	1.96
35998 SEWING MACHINES MFG. - HOUSEHOLD USE	1	1000.00	1000.00	0.01
35803 AIR CONDITION/HEATER EQUIPMENT MFG N.O.C.	1	3500.00	3500.00	0.04
35402 METAL WORKING MACHINERY AND EQUIPMENT MFG	1	80000.00	80000.00	0.90
35401 TOOLS - DIES/DRILLS/JIGS/REAMERS/TAPS MFR.	1	30000.00	30000.00	0.34
35303 ESCALATORS OR MOVING SIDEWALKS (MFR.)	1	2500.00	2500.00	0.03
34905 VALVES (MFR.)	1	500.00	500.00	0.01
34811 CABLE OR WIRE ROPE MFG. (IRON OR STEEL)	1	39000.00	39000.00	0.44
34703 METALS (PROCESSING) (GOLD LEAF/ROLLING/WIRE)	1	19357.00	19357.00	0.22

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 75

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
34401 DOORS AND WINDOWS (METAL) INCL. SASH/FRAME	1	750.00	750.00	0.01
34305 AIR CONDITIONING/HEATING - GAS/LIQUID RETAIL	1	69.00	69.00	0.00
34304 AIR CONDITIONING/HEATING - GAS/LIQUID MFG.	1	2000.00	2000.00	0.02
34202 TOOLS - HAND TYPE - POWERED (MFR.)	1	140.00	140.00	0.00
34110 CANS - METAL - NOT PRESSURIZED (MFR.)	1	250.00	250.00	0.00
32907	1	66667.00	66667.00	0.75
32213 BOTTLES AND JARS (MFR.) N.O.C.	1	82.00	82.00	0.00
32212 BEVERAGE UNDER PRESSURE BOTTLES (MFR.) NOC	1	6500.00	6500.00	0.07
32211 BEVERAGE UNDER PRESSURE BOTTLES - NON-RETURN	1	2500.00	2500.00	0.03
30111 AUTOMOBILE/BUS/TRUCK TIRES (MFR.)	1	577.00	577.00	0.01
29902 CHARCOAL MFG. - INCLUDING DISTILLATION	1	800.00	800.00	0.01
29112 OIL/GASOLINE/KEROSENE - REFINING - PETROLEUM	1	464.00	464.00	0.01
28705	1	146.00	146.00	0.00
28703 CHEMICAL MFG. AGRICULTURE - HERBICIDES	1	960.00	960.00	0.01
28701 FERTILIZER - (MFR.)	1	2414.00	2414.00	0.03
28107 GAS CYL MFG. N.O.C. OXYGEN/HYDROGEN/ACETYLEN	1	750.00	750.00	0.01
26500 BOX/BOX-SHOCK MFG. - CORRUGATED/FIBER-BOARD	1	18856.00	18856.00	0.21
26210 PAPER MFG. BOOKBIND/CARBON/DRESS-PATTERN/ETC	1	15000.00	15000.00	0.17
25220 FIREPROOFING EQUIPMENT (MFR.)	1	139.00	139.00	0.00
25102 MATTRESS MFG. - BED/BOX SPRING/PILLOW/ETC.	1	140000.00	140000.00	1.57
24991 LADDERS - INCLUDE CHAIR/STEP/STOOL (WOOD) MFG	1	3000.00	3000.00	0.03
24301 DOORS AND WINDOWS (WOOD) SASH/FRAME (MFR.)	1	635.00	635.00	0.01

(CONTINUED)

DEPT.OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 76

PRODUCT CODE	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
22700 CARPET OR RUG MFG.	1	269.00	269.00	0.00
20305 FISH/SEAFOOD (CANNERIES/CURRING/OYSTERMEN)	1	750.00	750.00	0.01
19202 AMMUNITION - (SHELLS/PROJECTILES) MFG. NOC	1	1000.00	1000.00	0.01
17983 FIREPROOFING - STRUCTURES	1	35000.00	35000.00	0.39
17895 MILLWRIGHT WORK - ERECT/REPAIR MACHINE/EQUIP	1	3567.00	3567.00	0.04
17461 MARBLE/STONE-SETTING/TILE/MOSAIC INSIDE NOC	1	79199.00	79199.00	0.89
17425 SMOKESTACK/CHIMNEY-CONSTRUCTION/MASONRY WORK	1	1892.00	1892.00	0.02
17233 PAINTING - SHOP OPERATIONS PAPER-HANG/SIGN	1	456.00	456.00	0.01
17132 GAS APPLIANCE/EQUIP HOUSEHOLD-TYPE SERVICE	1	167.00	167.00	0.00
16280	1	50.00	50.00	0.00
16245 LINE CONSTRUCT (ELEC. LIGHT/POWER/TELEPHONE)	1	941.00	941.00	0.01
16225 SEWER MAINS AND CLEANING	1	1626.00	1626.00	0.02
16223 WATER/STEAM MAINS OR CONNECTIONS CONSTRUCT	1	2641.00	2641.00	0.03
16141 DRIVEWAY/PARKING AREA/SIDEWALK CONSTRUCTION	1	1511.00	1511.00	0.02
15164 GEN. CONTRACTING - BUILDING CONSTRUCTION NOC	1	7500.00	7500.00	0.08
15161 INSULATION WORK - INSTALL ACOUSTICAL ETC.	1	5000.00	5000.00	0.06
15131 CEMENT/CONCRETE/GRANOLITHIC CONSTRUCTION	1	1500.00	1500.00	0.02
15125 OIL RIG/DERRICK IRON/STEEL ERECTION/DISMANT.	1	5164.00	5164.00	0.06
15111 EXCAVATION	1	225.00	225.00	0.00
TOTAL	1138	7834.39	891538.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1985

12:31 FRIDAY, AUGUST 23, 1985 84

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
LIBERTY MUTUAL INS CO	38	4180.50	158859.00	25.62
AMERICAN MUT LIABILITY INS CO	33	8557.03	282382.00	45.55
AETNA CASUALTY & SURETY C	18	3801.00	68418.00	11.04
EMPLOYERS M LIABILITY INS CO OF WI	13	2437.38	31686.00	5.11
CONTINENTAL INS CO	8	1009.50	8076.00	1.30
SAFECO INS CO OF AMERICA	6	1262.17	7573.00	1.22
LUMBERMENS M CASUALTY CO	4	557.00	2228.00	0.36
SAINT PAUL FIRE AND MARINE INS CO	3	281.33	844.00	0.14
WAUSAU UNDERWRITERS INS CO	2	7750.00	15500.00	2.50
CENTENNIAL INS CO	2	1000.00	2000.00	0.32
UNDERWRITERS INSURANCE CO	2	1775.00	3550.00	0.57
STATE AUTO & CASUALTY UNDERWRITERS	2	8612.50	17225.00	2.78
PENNSYLVANIA NATIONAL MUTUAL CAS I C	1	416.00	416.00	0.07
COMMERCIAL INS CO OF NEWARK NJ	1	133.00	133.00	0.02
HANOVER INS CO	1	4043.00	4043.00	0.65
THE MILLERS MUTUAL INSURANCE ASSOCIATION OF ILLINOIS	1	512.00	512.00	0.08
FIDELITY & CASUALTY CO OF NY	1	15000.00	15000.00	2.42
HOME INDEMNITY CO	1	100.00	100.00	0.02
AMERICAN MOTORISTS INS CO	1	132.00	132.00	0.02
ATLANTIC MUTUAL INS CO	1	21.00	21.00	0.00
FIREMENS INS CO OF NEWARK NEW JERSEY	1	100.00	100.00	0.02
INSURANCE CO OF NORTH AMERICA	1	1200.00	1200.00	0.19

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1985

12:31 FRIDAY, AUGUST 23, 1985 85

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
TOTAL	141	4397.15	619998.00	100.00

DEPT OF ECO. DEV. -- DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 77

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
AMERICAN MUT LIABILITY INS CO	268	7661.57	2053302.00	23.03
FEDERATED MUTUAL INS CO	131	3901.18	511055.00	5.73
EMPLOYERS M LIABILITY INS CO OF WI	105	1631.53	171311.00	1.92
LIBERTY MUTUAL INS CO	104	12698.50	1320644.00	14.81
AETNA CASUALTY & SURETY C	79	19665.94	1553609.00	17.43
HOME INDEMNITY CO	37	6209.03	229734.00	2.58
CONTINENTAL GAS CO	31	11466.42	355459.00	3.99
INSURANCE CO OF NORTH AMERICA	28	27656.29	774376.00	8.69
WAUSAU UNDERWRITERS INS CO	26	1132.23	29438.00	0.33
IGF INS CO	23	4111.09	94555.00	1.06
CONTINENTAL INS CO	19	3990.74	75824.00	0.85
UNITED STATES FIRE INS CO	17	305.71	5197.00	0.06
TRANSPORTATION INS CO	17	3352.24	56988.00	0.64
LUMBERMENS M CASUALTY CO	16	2460.81	39373.00	0.44
SAINT PAUL FIRE AND MARINE INS CO	14	788.50	11039.00	0.12
ELECTRIC M LIABILITY INS CO	13	15386.77	200028.00	2.24
UNITED STATES FID & GUARANTY CO	12	25935.17	311222.00	3.49
TRAVELERS IND CO	11	2998.91	32988.00	0.37
BITUMINOUS FIRE AND MARINE INS CO	10	625.80	6258.00	0.07
ROYAL GLOBE INS CO	9	395.00	3555.00	0.04
SENTRY INS A M C	9	2897.33	26076.00	0.29
COMMERCIAL UNION INS CO	9	3046.56	27419.00	0.31

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 78

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
AMERICAN FAM MUTUAL INS CO	9	2561.00	23049.00	0.26
MARYLAND CASUALTY CO	8	4196.88	33575.00	0.38
BITUMINOUS CAS CORPORATION	8	18658.50	149268.00	1.67
GREAT AMERICAN INS CO	7	631.57	4421.00	0.05
AMERICAN CASUALTY CO OF READING	7	162.43	1137.00	0.01
FEDERAL INS CO	6	2946.67	17680.00	0.20
AMERICAN MOTORISTS INS CO	6	4228.17	25369.00	0.28
AMERICAN EMPLOYERS INS CO	6	365.17	2191.00	0.02
IOWA NATIONAL MUTUAL INS CO	6	13754.83	82529.00	0.93
PENN AMERICA INS CO	5	13400.00	67000.00	0.75
ASSOCIATED INDEMNITY CORPORATION	5	21086.60	105433.00	1.18
CENTENNIAL INS CO	5	204.00	1020.00	0.01
NORTHERN INS CO OF NEW YORK	5	867.20	4336.00	0.05
THE MILLERS MUTUAL INSURANCE ASSOCIATION OF ILLINOIS	5	1443.20	7216.00	0.08
SAFECO INS CO OF AMERICA	4	254.75	1019.00	0.01
SHELTER MUTUAL INS CO.	3	6666.67	20000.00	0.22
HARTFORD ACCIDENT AND INDEMNITY CO	3	8541.67	25625.00	0.29
HOME INS CO	3	28324.00	84972.00	0.95
ROYAL INDEMNITY CO	3	29523.00	88569.00	0.99
ASSOCIATED GENERAL INS CO	3	4415.67	13247.00	0.15
TRUCK INS EXCHANGE	3	16600.00	49800.00	0.56
STATE FARM FIRE AND CASUALTY CO	3	583.67	1751.00	0.02

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 79

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
HAWKEYE SECURITY INS CO	3	6938.67	20816.00	0.23
COLUMBIA CASUALTY CO	3	4216.67	12650.00	0.14
NORTHBROOK PROPERT & CASUALTY INS CO	2	430.00	860.00	0.01
NORTHWESTERN NL I CO	2	520.00	1040.00	0.01
MICHIGAN MUTUAL INS CO	2	32500.00	65000.00	0.73
UNDERWRITERS INSURANCE CO	2	231.00	462.00	0.01
WESTCHESTER FIRE INS CO	2	305.00	610.00	0.01
UNITED FIRE AND CASUALTY CO	2	1439.50	2879.00	0.03
GENERAL I C OF AMERICA	2	1175.00	2350.00	0.03
GRINNELL MUTUAL REINSURANCE CO	2	1506.50	3013.00	0.03
PENNSYLVANIA NATIONAL MUTUAL CAS I C	1	450.00	450.00	0.01
SAINT PAUL MERCURY INS CO	1	2375.00	2375.00	0.03
GREAT NORTHERN INS CO	1	2000.00	2000.00	0.02
SAINT PAUL INS CO OF ILLINOIS	1	7121.00	7121.00	0.08
ATLANTIC MUTUAL INS CO	1	1770.00	1770.00	0.02
AUTO-OWNERS INS CO	1	1250.00	1250.00	0.01
ARGONAUT MIDWEST INS CO	1	22500.00	22500.00	0.25
FIREMANS FUND INS CO	1	35000.00	35000.00	0.39
MICHIGAN MILLERS MUTUAL INS CO	1	2414.00	2414.00	0.03
FIREMENS INS CO OF NEWARK NEW JERSEY	1	15000.00	15000.00	0.17
AMERICAN MANUFACTURERS MUTUAL INS CO	1	500.00	500.00	0.01
BUCKEYE UNION INS CO	1	14144.00	14144.00	0.16

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY
 YEAR=1984

12:31 FRIDAY, AUGUST 23, 1985 80

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
NORTH RIVER INS CO	1	100.00	100.00	0.00
NATIONWIDE MUTUAL INS CO	1	2500.00	2500.00	0.03
ILLINOIS EMPLOYERS INS OF WAUSAU	1	77.00	77.00	0.00
TOTAL	1,138	7834.39	8915538.00	100.00

08/14/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1984

PAGE 1

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	620	54	3	8	1	3,395	203
BEFORE TRIAL OR HEARING	1		3	31	2	45,000	8,000
DURING TRIAL OR HEARING	1		1	7	4	5,164	
NOT SPECIFIED	1		1	2	1	616	
TOTAL SETTLED	623	54	3	8	1	3,460	215
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	5		30	59	3	50,279	8,299
JUDGEMENT FOR PLAINTIFF	15	1	113	143	2	39,310	9,493
FOR PLAINTIFF AFTER APPEAL	1		51	130	3	17,500	46,117
ALL OTHER	496	43	153	183	3	11,899	4,289
TOTAL COURT DISPOSITIONS	517	45	150	180	3	13,077	4,559
TOTAL PAID CLAIM DISPOSITIONS	1,140	100	70	86	2	7,821	2,185

08/14/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1984

PAGE 2

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	483	34	6	13	1		71
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	12		104	125	2		2,240
JUDGEMENT FOR DEFENDANT	16	1	118	143	2		8,071
ALL OTHERS INCLUDING DISMISSALS	897	63	193	225	3		1,326
TOTAL COURT DISPOSITIONS	925	65	191	222	3		1,454
TOTAL UNPAID CLAIM DISPOSITIONS	1,408	100	127	150	2		980

08/14/85

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
ALL COMPANIES - 1984
PLACE OF OCCURRENCE
ALL CLAIMS (%)

PAGE 1

% OCCURRED IN HOME	% OCCURRED IN OFFICE	% OCCURRED IN PLANT	% OCCURRED IN AUTO	% OCCURRED OTHER
27.000	2.600	30.300	13.900	26.000

MISSOURI FOR 1984
TOTAL PRODUCTS LIABILITY EXPERIENCE WITH MARKET SHARE
(BODILY INJURY AND PROPERTY DAMAGE)

11:28 THURSDAY, OCTOBER 3, 1985 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	052	21083	\$965,936	7.320	INTERNATIONAL INSURANCE COMPANY	\$747,493	\$0	\$448,362	60.0	0.0	60.0
2	218	20427	\$862,000	6.532	AMERICAN CASUALTY CO OF READING, PA	\$529,000	\$54,000	\$467,000	88.3	6.3	78.1
3	038	20281	\$843,601	6.393	FEDERAL INSURANCE COMPANY	\$846,420	\$157,895	\$147,717	17.5	18.7	-1.2
4	111	23043	\$791,894	6.001	LIBERTY MUTUAL INSURANCE COMPANY	\$792,361	\$12,992,399	\$7,034,615	887.8	1640.7	-751.9
5	196	25887	\$737,232	5.587	UNITED STATES FIDELITY & GUARANTY CO	\$620,135	\$713,109	\$-727,952	-117.4	96.7	-232.4
6	091	22357	\$607,248	4.602	HARTFORD ACCIDENT & INDEMNITY CO	\$546,160	\$192,080	\$617,417	113.0	31.6	77.9
7	001	19038	\$602,078	4.562	AETNA CASUALTY AND SURETY COMPANY	\$620,391	\$941,338	\$3,134,120	505.2	156.3	353.5
8	206	26093	\$508,007	3.850	WESTERN CASUALTY AND SURETY COMPANY	\$537,460	\$305,680	\$212,276	39.5	60.2	-17.4
9	063	21458	\$481,504	3.649	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$454,676	\$43,222	\$332,141	73.1	9.0	63.5
10	052	21113	\$356,983	2.705	UNITED STATES FIRE INSURANCE CO	\$300,433	\$1,485	\$170,056	56.6	0.4	56.1
11	164	24791	\$326,207	2.472	ST PAUL MERCURY INSURANCE COMPANY	\$327,228	\$68,568	\$405,084	123.8	21.0	102.8
12	162	24678	\$314,605	2.384	ROYAL INDEMNITY COMPANY	\$333,522	\$114,319	\$-111,600	-33.5	36.3	-67.7
13	048	35289	\$299,567	2.270	CONTINENTAL INSURANCE COMPANY THE	\$270,853	\$45,389	\$169,180	62.5	15.2	45.7
14	091	19682	\$270,403	2.049	HARTFORD FIRE INSURANCE COMPANY	\$292,938	\$42,629	\$966,165	329.8	15.8	315.3
15	189	25658	\$249,720	1.892	TRAVELERS INDEMNITY COMPANY	\$362,385	\$872,039	\$1,801,191	497.0	349.2	256.4
16	212	16535	\$231,594	1.755	ZURICH INSURANCE COMPANY	\$294,847	\$144,389	\$75,670	25.7	62.3	-23.3
17	069	21709	\$216,936	1.644	TRUCK INSURANCE EXCHANGE	\$212,434	\$0	\$394,583	185.7	0.0	185.7
18	238	35424	\$208,483	1.580	MINNEHOMA INSURANCE COMPANY	\$84,668	\$89,787	\$100,075	118.2	43.1	12.2
19	163	24740	\$191,224	1.449	SAFECO INSURANCE CO OF AMERICA	\$138,153	\$1,284	\$43,573	31.5	0.7	30.6
20	164	24767	\$190,339	1.442	ST PAUL FIRE & MARINE INSURANCE CO	\$311,283	\$68,568	\$-280,136	-90.0	36.0	-112.0
21	189	25666	\$187,566	1.421	TRAVELERS INDEMNITY CO OF AMERICA	\$185,811	\$17,566	\$127,235	68.5	9.4	59.0
22	162	26980	\$183,169	1.388	ROYAL INSURANCE COMPANY OF AMERICA	\$81,047	\$15,116	\$165,943	204.7	8.3	186.1
23	218	20443	\$182,000	1.379	CONTINENTAL CASUALTY COMPANY	\$228,000	\$52,000	\$835,000	366.2	28.6	343.4
24	176	25143	\$169,550	1.285	STATE FARM FIRE AND CASUALTY CO	\$134,786	\$-2,411	\$6,549	4.9	-1.4	6.6
25	299	11584	\$141,783	1.074	INTEGRITY INSURANCE COMPANY	\$129,329	\$40,000	\$40,000	30.9	28.2	0.0
26	038	20303	\$134,370	1.018	GREAT NORTHERN INSURANCE COMPANY	\$114,800	\$36,843	\$164,989	143.7	27.4	111.6
27	473	19275	\$121,110	0.918	AMERICAN FAMILY MUTUAL INS CO	\$108,404	\$23,049	\$74,981	69.2	19.0	47.9
28	108	22977	\$120,693	0.915	LUMBERMENS MUTUAL CASUALTY CO	\$80,177	\$8,601	\$-20,159	-25.1	7.1	-35.9
29	108	22918	\$118,809	0.900	AMERICAN MOTORISTS INSURANCE CO	\$137,542	\$26,622	\$121,912	88.6	22.4	69.3
30	143	23914	\$114,498	0.868	NORTHWESTERN NATIONAL INS CO	\$90,395	\$1,040	\$-72,683	-80.4	0.9	-81.6
31	095	22527	\$109,328	0.828	HOME INSURANCE COMPANY THE	\$86,949	\$208,687	\$108,320	124.6	190.9	-115.4
32	855	14583	\$108,922	0.825	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$83,649	\$7,546	\$11,046	13.2	6.9	4.2
33	037	14346	\$100,424	0.761	IOWA NATIONAL MUTUAL INSURANCE CO	\$88,618	\$82,529	\$-13,301	-15.0	82.2	-108.1
34	143	10804	\$94,830	0.719	CONTINENTAL WESTERN INSURANCE CO	\$90,691	\$1,608	\$12,348	13.6	1.7	11.8
35	077	21970	\$94,432	0.716	GENERAL ACCIDENT INS CO OF AMERICA	\$76,991	\$0	\$4,098	5.3	0.0	5.3
36	000	26891	\$91,257	0.692	IGF INSURANCE COMPANY	\$88,579	\$54,705	\$51,841	58.5	59.9	-3.2
37	124	23396	\$87,957	0.667	MICHIGAN MUTUAL INSURANCE COMPANY	\$76,665	\$35,000	\$60,045	78.3	39.8	32.7
38	001	19070	\$84,212	0.638	STANDARD FIRE INSURANCE COMPANY	\$90,474	\$9,679	\$28,671	31.7	11.5	21.0
39	077	21962	\$77,469	0.587	PENNSYLVANIA GENERAL INSURANCE CO	\$72,603	\$0	\$8,862	12.2	0.0	12.2
40	011	19372	\$77,033	0.584	NORTHERN INSURANCE CO OF NEW YORK	\$84,043	\$32,537	\$28,299	33.7	42.2	-5.0
41	032	20109	\$77,029	0.584	BITUMINOUS FIRE AND MARINE INS CO	\$138,909	\$31,497	\$54,636	39.3	40.9	16.7
42	011	19356	\$76,107	0.577	MARYLAND CASUALTY COMPANY	\$78,735	\$24,259	\$108,399	137.7	31.9	106.9
43	062	21415	\$74,856	0.567	EMPLOYERS MUTUAL CASUALTY COMPANY	\$74,688	\$8,183	\$-32,583	-43.6	10.9	-54.6
44	020	19704	\$65,000	0.493	AMERICAN STATES INSURANCE COMPANY	\$65,000	\$0	\$9,000	13.8	0.0	13.8
45	032	20095	\$64,802	0.491	BITUMINOUS CASUALTY CORPORATION	\$105,423	\$7,760	\$83,136	78.9	12.0	71.5
46	044	20621	\$64,180	0.486	COMMERCIAL UNION INSURANCE COMPANY	\$85,789	\$499,291	\$436,021	508.2	778.0	-73.8
47	162	24600	\$62,277	0.472	GLOBE INDEMNITY COMPANY	\$62,010	\$0	\$-25,551	-41.2	0.0	-41.2
48	084	16691	\$58,579	0.444	GREAT AMERICAN INSURANCE COMPANY	\$44,828	\$0	\$81,016	180.7	0.0	180.7
49	076	21873	\$50,068	0.379	FIREMANS FUND INSURANCE COMPANY	\$59,823	\$200,244	\$0	0.0	399.9	-334.7
50	212	26247	\$49,085	0.372	AMERICAN GUARANTEE AND LIABILITY INS CO	\$49,961	\$1,451	\$61,463	123.0	3.0	120.1
51	177	25240	\$43,572	0.330	STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$34,437	\$2,658	\$-22,342	-64.9	6.1	-72.6
52	095	22519	\$42,040	0.319	HOME INDEMNITY COMPANY THE	\$50,730	\$-1,878,807	\$-3,195,769	-6299.6	-4469.1	-2596.0

MISSOURI FOR 1984
TOTAL PRODUCTS LIABILITY EXPERIENCE WITH MARKET SHARE
(BODILY INJURY AND PROPERTY DAMAGE)

11:28 THURSDAY, OCTOBER 3, 1985 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
53	015	19569	\$38,779	0.294	AMERICAN MUTUAL LIABILITY INS CO	\$39,743	\$718,394	\$532,150	1339.0	1852.53	-468.6
54	518	14117	\$37,726	0.286	GRINNELL MUTUAL REINSURANCE COMPANY	\$36,880	\$1,677	\$1,677	4.5	4.45	0.0
55	271	14990	\$33,184	0.251	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$26,599	\$1,210	\$1,393	5.2	3.65	0.7
56	218	20486	\$31,000	0.235	TRANSCONTINENTAL INSURANCE COMPANY	\$9,000	\$5,000	\$-17,000	-188.9	16.13	-244.4
57	217	20249	\$30,863	0.234	CENTRAL NATIONAL INS CO OF OMAHA	\$368,514	\$0	\$-1,611,267	-437.2	0.00	-437.2
58	901	22713	\$30,493	0.231	INSURANCE COMPANY OF NORTH AMERICA	\$43,870	\$697,349	\$78,545	179.0	2286.92	-1410.5
59	246	14265	\$30,454	0.231	INDIANA LUMBERMENS MUTUAL INS CO	\$59,960	\$119,000	\$-100,118	-167.0	390.75	-365.4
60	163	24732	\$29,815	0.226	GENERAL INSURANCE CO OF AMERICA	\$29,534	\$1,922	\$25,048	84.8	6.45	78.3
61	143	23906	\$28,595	0.217	NORTHWESTERN NATIONAL CASUALTY CO	\$40,087	\$1,221	\$-2,633	-6.6	4.27	-9.6
62	091	22365	\$27,733	0.210	HARTFORD CASUALTY INSURANCE COMPANY	\$29,392	\$808	\$6,180	21.0	2.91	18.3
63	189	25615	\$26,219	0.199	CHARTER OAK FIRE INSURANCE CO THE	\$18,751	\$163	\$50,027	266.8	0.62	265.9
64	041	22217	\$24,741	0.187	GULF INSURANCE COMPANY	\$22,134	\$10,000	\$31,345	141.6	40.42	96.4
65	280	18988	\$24,081	0.182	AUTO OWNERS INSURANCE CO MUTUAL	\$19,327	\$7,883	\$22,261	115.2	32.74	74.4
66	072	21741	\$23,021	0.174	HAWKEYE SECURITY INSURANCE COMPANY	\$25,848	\$781	\$9,330	36.1	3.39	33.1
67	048	34622	\$23,003	0.174	GLENS FALLS INSURANCE COMPANY THE	\$20,567	\$1,266	\$20,550	99.9	5.50	93.8
68	084	22276	\$21,960	0.166	STONEWALL INSURANCE COMPANY	\$33,090	\$150,000	\$144,239	435.9	683.06	-17.4
69	610	11401	\$21,726	0.165	GUARANTY NATIONAL INSURANCE COMPANY	\$51,911	\$1,990	\$-29,198	-56.2	9.16	-60.1
70	044	20648	\$21,055	0.160	EMPLOYERS' FIRE INSURANCE COMPANY	\$21,377	\$0	\$10,704	50.1	0.00	50.1
71	080	22047	\$20,396	0.155	NORTH STAR REINSURANCE CORPORATION	\$14,622	\$0	\$-1,000	-6.8	0.00	-6.8
72	088	22292	\$18,891	0.143	HANOVER INSURANCE COMPANY THE	\$18,151	\$1,617	\$2,723	15.0	8.56	6.1
73	111	23035	\$16,850	0.128	LIBERTY MUTUAL FIRE INSURANCE CO	\$16,850	\$1,172	\$10,408	61.8	6.96	54.8
74	148	24074	\$15,242	0.115	OHIO CASUALTY INSURANCE COMPANY	\$12,536	\$0	\$2,932	23.4	0.00	23.4
75	084	22136	\$15,126	0.115	AMERICAN NATIONAL FIRE INSURANCE CO	\$37,669	\$12,951	\$49,754	132.1	85.62	97.7
76	148	24066	\$14,782	0.112	AMERICAN FIRE & CASUALTY COMPANY	\$11,908	\$1,325	\$5,554	46.6	8.96	35.5
77	108	30503	\$14,708	0.111	FEDERAL KEMPER INSURANCE COMPANY	\$11,730	\$0	\$1,870	15.9	0.00	15.9
78	041	22209	\$14,021	0.106	ATLANTIC INSURANCE COMPANY	\$14,116	\$2,198	\$12,728	90.2	15.68	74.6
79	882	12505	\$12,353	0.094	ROCKWOOD INSURANCE COMPANY	\$7,555	\$3,098	\$26,545	351.4	25.08	310.4
80	050	21008	\$10,590	0.080	MID AMERICA PREFERRED INSURANCE COMPANY	\$12,606	\$0	\$0	0.0	0.00	0.0
81	024	19909	\$10,238	0.078	CENTENNIAL INSURANCE COMPANY	\$8,638	\$0	\$-4,500	-52.1	0.00	-52.1
82	052	21121	\$10,076	0.076	WESTCHESTER FIRE INSURANCE COMPANY	\$15,053	\$0	\$1,645	10.9	0.00	10.9
83	164	24775	\$9,970	0.076	ST PAUL GUARDIAN INSURANCE COMPANY	\$8,534	\$0	\$-3,331	-39.0	0.00	-39.0
84	414	11193	\$9,640	0.073	FORUM INSURANCE COMPANY	\$9,093	\$0	\$3,325	36.6	0.00	36.6
85	052	21105	\$9,279	0.070	NORTH RIVER INSURANCE COMPANY THE	\$10,194	\$11,250	\$33,790	331.5	121.24	221.1
86	206	26107	\$9,167	0.069	WESTERN FIRE INSURANCE COMPANY	\$9,465	\$572	\$18,624	196.8	6.24	190.7
87	084	26832	\$9,099	0.069	AMERICAN ALLIANCE INSURANCE COMPANY	\$6,994	\$634	\$2,715	38.8	6.97	29.8
88	041	22233	\$8,784	0.067	SELECT INSURANCE COMPANY	\$9,716	\$0	\$23,038	237.1	0.00	237.1
89	011	19305	\$8,439	0.064	ASSURANCE COMPANY OF AMERICA	\$6,095	\$0	\$704	11.6	0.00	11.6
90	048	35270	\$7,695	0.058	FIDELITY AND CASUALTY CO OF NY	\$6,815	\$3,345	\$-3,288	-48.2	43.47	-97.3
91	024	19895	\$7,656	0.058	ATLANTIC MUTUAL INSURANCE COMPANY	\$7,656	\$371	\$450	5.9	4.85	1.0
92	088	22306	\$7,531	0.057	MASSACHUSETTS BAY INS CO	\$5,914	\$0	\$4,090	69.2	0.00	69.2
93	218	20494	\$7,000	0.053	TRANSPORTATION INSURANCE COMPANY	\$5,000	\$281,000	\$567,000	11340.0	4014.29	5720.0
94	091	22373	\$6,978	0.053	NEW YORK UNDERWRITERS INSURANCE CO	\$1,454	\$0	\$171	11.8	0.00	11.8
95	003	19097	\$6,886	0.052	AID INSURANCE COMPANY (MUTUAL)	\$7,527	\$36,250	\$-18,520	-246.0	526.43	-727.6
96	486	11630	\$6,844	0.052	JEFFERSON INSURANCE CO OF NEW YORK	\$4,968	\$0	\$897	18.1	0.00	18.1
97	148	24090	\$6,843	0.052	WEST AMERICAN INSURANCE COMPANY	\$5,101	\$0	\$837	16.4	0.00	16.4
98	076	21865	\$5,770	0.044	ASSOCIATED INDEMNITY CORPORATION	\$1,560	\$0	\$857	54.9	0.00	54.9
99	084	26344	\$5,679	0.043	AGRICULTURAL INSURANCE COMPANY	\$1,936	\$750	\$-1,465	-75.7	13.21	-114.4
100	008	19224	\$5,209	0.039	NORTHBROOK PROPERTY & CASUALTY INS CO	\$2,822	\$0	\$1,837	65.1	0.00	65.1
101	123	23388	\$5,183	0.039	SHELTER MUTUAL INSURANCE CO	\$5,297	\$0	\$0	0.0	0.00	0.0
102	215	19860	\$5,124	0.039	GREAT CENTRAL INSURANCE COMPANY	\$5,480	\$0	\$500	9.1	0.00	9.1
103	146	24015	\$5,026	0.038	NORTHLAND INSURANCE COMPANY	\$9,827	\$1,500	\$-342	-3.5	29.84	-18.7
104	000	32859	\$4,866	0.037	PENN AMERICA INS CO	\$8,028	\$57,805	\$37,228	463.7	1187.94	-256.3

MISSOURI FOR 1984
TOTAL PRODUCTS LIABILITY EXPERIENCE WITH MARKET SHARE
(BODILY INJURY AND PROPERTY DAMAGE)

11:28 THURSDAY, OCTOBER 3, 1985 . . 3.

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
105	123	23361	\$4,632	0.035	SHELTER GENERAL INS CO
106	063	26077	\$4,080	0.031	UNDERWRITERS INSURANCE COMPANY
107	001	19046	\$3,558	0.027	AETNA CASUALTY & SURETY CO OF IL
108	108	22942	\$3,542	0.027	IOWA KEMPER INSURANCE COMPANY
109	048	20850	\$3,261	0.025	FIREMENS INS CO OF NEWARK, NEW JERSEY
110	008	19232	\$3,039	0.023	ALLSTATE INSURANCE COMPANY
111	003	19100	\$2,615	0.020	AMCO INSURANCE COMPANY
112	553	34649	\$1,980	0.015	LONDON GUARANTEE & ACCIDENT CO OF NY
113	514	26859	\$1,805	0.014	FARM BUREAU TOWN & COUNTRY INS CO OF MO
114	189	25623	\$1,772	0.013	PHOENIX INSURANCE COMPANY THE
115	108	30562	\$1,461	0.011	AMERICAN MANUFACTURERS MUTUAL INS CO
116	817	38849	\$1,426	0.011	HOUSTON GENERAL INS CO
117	059	21326	\$1,143	0.009	EMPIRE FIRE AND MARINE INSURANCE CO
118	048	20885	\$1,073	0.008	KANSAS CITY FIRE & MARINE INS CO
119	218	20478	\$1,000	0.008	NATIONAL FIRE INS CO OF HARTFORD
120	176	25151	\$904	0.007	STATE FARM GENERAL INSURANCE CO
121	000	10367	\$816	0.006	AVEMCO INSURANCE COMPANY
122	133	23604	\$764	0.006	MISSION INSURANCE COMPANY
123	189	25682	\$642	0.005	TRAVELERS INDEMNITY CO OF RHODE ISLAND
124	039	20400	\$403	0.003	CIMARRON INSURANCE CO INCORPORATED
125	113	23086	\$346	0.003	LUMBERMENS MUTUAL INSURANCE CO THE
126	063	26042	\$344	0.003	WAUSAU UNDERWRITERS INS CO
127	048	20761	\$313	0.002	BOSTON OLD COLONY INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
105	\$4,422	\$0	\$0	0	0	0
106	\$2,138	\$0	\$0	0	0	0
107	\$3,866	\$0	\$2,976	77	0	77
108	\$2,790	\$0	\$0	0	0	0
109	\$3,232	\$532	\$-2,742	-85	16	-101
110	\$4,998	\$-1,873	\$-10,383	-208	-62	-170
111	\$1,112	\$0	\$2,025	182	0	182
112	\$2,117	\$0	\$-37,695	-1781	0	-1781
113	\$2,401	\$0	\$0	0	0	0
114	\$1,070	\$0	\$0	0	0	0
115	\$1,098	\$0	\$0	0	0	0
116	\$1,792	\$0	\$-1	-0	0	-0
117	\$1,834	\$0	\$-10,937	-596	0	-596
118	\$979	\$0	\$-5,349	-546	0	-546
119	\$1,000	\$0	\$0	0	0	0
120	\$459	\$0	\$0	0	0	0
121	\$738	\$0	\$0	0	0	0
122	\$721	\$64	\$940	130	8	121
123	\$283	\$0	\$-73	-26	0	-26
124	\$690	\$0	\$0	0	0	0
125	\$136	\$0	\$0	0	0	0
126	\$287	\$0	\$-918	-320	0	-320
127	\$120	\$0	\$-854	-712	0	-712

MISSOURI FOR 1984
TOTAL PRODUCTS LIABILITY EXPERIENCE WITH MARKET SHARE
(BODILY INJURY AND PROPERTY DAMAGE)

11:28 THURSDAY, OCTOBER 3, 1985 4

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
128	007	13935	\$295	0.002	FEDERATED MUTUAL INSURANCE COMPANY
129	-553	35262	\$291	0.002	PHOENIX ASSURANCE CO OF NEW YORK
130	091	22411	\$222	0.002	TWIN CITY FIRE INSURANCE COMPANY
131	168	24953	\$125	0.001	SOUTH CAROLINA INSURANCE COMPANY
132	048	20818	\$97	0.001	COMMERCIAL INSURANCE CO OF NEWARK, NJ
133	349	13978	\$90	0.001	FLORISTS MUTUAL INSURANCE COMPANY
134	048	35106	\$66	0.001	NIAGARA FIRE INSURANCE COMPANY
135	000	18767	\$53	0.000	CHURCH MUTUAL INSURANCE COMPANY
136	169	24988	\$44	0.000	SENTRY INSURANCE A MUTUAL COMPANY
137	219	21180	\$35	0.000	JOHN DEERE INSURANCE COMPANY
138	248	13021	\$24	0.000	UNITED FIRE AND CASUALTY COMPANY
139	048	20788	\$23	0.000	BUCKEYE UNION INSURANCE COMPANY
140	169	21172	\$15	0.000	GREAT SOUTHWEST FIRE INS CO
141	133	23590	\$12	0.000	HOLLAND AMERICA INSURANCE COMPANY
142	215	19828	\$2	0.000	ARGONAUT MIDWEST INSURANCE COMPANY
143	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
144	077	21946	\$0	0.000	CAMDEN FIRE INSURANCE ASSOCIATION
145	081	22063	\$0	0.000	GOVERNMENT EMPLOYEES INSURANCE CO
146	162	24694	\$0	0.000	SAFEGUARD INSURANCE COMPANY
147	044	38369	\$0	0.000	NORTHERN ASSURANCE CO OF AMERICA
148	031	20087	\$-16	-0.000	NATIONAL INDEMNITY COMPANY
149	044	20613	\$-145	-0.001	AMERICAN EMPLOYERS INSURANCE CO
150	162	24589	\$-2,230	-0.017	AMERICAN AND FOREIGN INSURANCE CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
128	\$255	\$480	\$285	112	163	-76
129	\$348	\$0	\$348	100	0	100
130	\$98	\$0	\$52	53	0	53
131	\$-136	\$0	\$0	0	0	0
132	\$113	\$1,816	\$-895	-792	1872	-2399
133	\$90	\$0	\$0	0	0	0
134	\$58	\$87	\$-409	-705	132	-855
135	\$56	\$0	\$0	0	0	0
136	\$50	\$14,899	\$9	18	33861	-29780
137	\$45	\$16	\$-13	-29	46	-64
138	\$23	\$1	\$3	13	4	9
139	\$12	\$0	\$-41	-342	0	-342
140	\$39	\$23	\$48	123	153	64
141	\$40	\$0	\$20	50	0	50
142	\$51	\$22,500	\$-19,700	-38627	1125000	-82745
143	\$0	\$0	\$-1,200	0	0	0
144	\$0	\$0	\$-116	0	0	0
145	\$4,315	\$0	\$15,520	360	0	360
146	\$0	\$0	\$-47	0	0	0
147	\$0	\$0	\$-1,419	0	0	0
148	\$0	\$0	\$0	0	0	0
149	\$-112	\$2,500	\$1,744	-1557	-1724	675
150	\$-4,031	\$0	\$-7,902	196	0	196

MISSOURI FOR 1984
TOTAL PRODUCTS LIABILITY EXPERIENCE WITH MARKET SHARE
(BODILY INJURY AND PROPERTY DAMAGE)

11:28 THURSDAY, OCTOBER 3, 1985 5

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
151	000	14508	\$-21,068	-.160	MICHIGAN MILLERS MUTUAL INS CO	\$-18,495	\$59,500	\$59,500	-321.71	-282.42	0.000
152	082	22098	\$-41,200	-.312	GRAIN DEALERS MUTUAL INSURANCE CO	\$-17,790	\$0	\$-29,416	165.35	0.00	165.351
			=====			=====	=====	=====	-----	-----	-----
			\$13,196,611			\$12,823,532	\$18,630,480	\$14,605,328	113.9	141.2	-31.4

